



BERSINERGI ***MENGUATKAN EKONOMI NEGERI***

SYNERGY TO EMPOWER THE NATION'S ECONOMY

Laporan Program Kemitraan dan Bina Lingkungan (PKBL) 2018
Partnership and Community Development Program Report

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IKHTISAR PENCAPAIAN

HIGHLIGHTS OF ACHIEVEMENTS

Perum Jamkrindo pada tahun 2018 menyalurkan dana sebesar Rp18.855.834.649, terdiri dari Rp5.413.000.000 untuk Program Kemitraan dan Rp13.442.834.649 untuk Program Bina Lingkungan. Bantuan untuk Program Kemitraan tahun 2018 diserap oleh 153 mitra binaan.

In 2018, Perum Jamkrindo channeled funds amounting to IDR18,855,834,649, with IDR5,413,000,000 were used on the Partnership Program and IDR13,442,834,649 for the Community Development Program. The assistance for the 2018 Partnership Program was absorbed by 153 trained partners.



Realisasi Program Kemitraan dalam 7 tahun terakhir (2012-2018): Rp. 46.934.464.500

Realization of the Partnership Program in the last 7 years (2012-2018): IDR46,934,464,500

Realisasi Program Bina Lingkungan dalam 7 tahun terakhir (2012-2018): Rp55.395.812.854.

Realization of the Community Development Program in the last 7 years (2012-2018): IDR55,395,812,854.



**IKHTISAR KINERJA
KEBERLANJUTAN 2018
*SUMMARY OF SUSTAINABILITY
PERFORMANCE IN 2018***





REALISASI PROGRAM KEMITRAAN DAN BINA LINGKUNGAN 2018

REALIZATION OF THE 2018 PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

REALISASI PROGRAM KEMITRAAN PER SEKTOR

REALIZATION OF THE PARTNERSHIP PROGRAM PER SECTOR

No	Uraian Description	2018		2017		Kenaikan/ Penurunan Increase/Decrease	
		MB	Jumlah Total Rp/IDR	MB	Jumlah Total Rp/IDR	MB	Jumlah Total %
		1	2	3	4	1-3/3	2-4/4
1	Sektor Industri Industrial Sector	31	1.435.000.000	12	640.000.000	158,33%	124,22%
2	Sektor Perdagangan Trade Sector	52	1.738.000.000	107	4.218.000.000	(51,40%)	(58,80%)
3	Sektor Pertanian Agriculture Sector	0	0	7	330.000.000	(100,00%)	(100,00%)
4	Sektor Peternakan Livestock Sector	7	330.000.000	6	250.000.000	16,67%	32,00%
5	Sektor Perkebunan Plantation Sector	43	1.270.000.000	20	1.000.000.000	115,00%	27,00%
6	Sektor Perikanan Fisheries Sector	0	0	0	0	-	-
7	Sektor Jasa Service Sector	20	640.000.000	43	1.436.000.000	(53,49%)	(55,43%)
Jumlah Total		153	5.413.000.000	195	7.874.000.000	(21,54%)	(31,25%)

REALISASI PROGRAM BINA LINGKUNGAN PER JENIS BANTUAN

REALIZATION OF THE COMMUNITY DEVELOPMENT PROGRAM PER TYPE OF ASSISTANCE

No	Uraian Description	2018 Rp/IDR	2017 Rp/IDR	Kenaikan/ Penurunan Increase/Decrease %
		1	2	1-2:2
1	Bantuan Korban Bencana Alam Assistance to Natural Disaster Victims	546.253.091	361.975.000	50,91%
2	Bantuan Pendidikan dan/atau Pelatihan Education and/or Training Assistance	4.291.276.793	1.885.260.658	127,62%
3	Bantuan Peningkatan Kesehatan Health Improvement Assistance	112.000.000	40.000.000	180,00%
4	Bantuan Pengembangan Prasarana & Sarana Umum Assistance for the Development of Public Infrastructure & Facilities	535.780.000	507.611.140	5,55%



REALISASI PROGRAM KEMITRAAN DAN BINA LINGKUNGAN 2018
 REALIZATION OF THE 2018 PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

No	Uraian Description	2018 Rp/IDR	2017 Rp/IDR	Kenaikan/ Penurunan Increase/Decrease %
		1	2	1-2:2
5	Bantuan Sarana Ibadah Assistance of Worship Facilities	1.169.085.000	1.157.156.161	1,03%
6	Bantuan Pelestarian Alam Assistance of Nature Conservation	57.430.000	0	100,00%
7	Bantuan Sosial Kemasyarakatan dalam Rangka Pengentasan Kemiskinan Social Community Assistance in the Frame- work of Poverty Alleviation	6.731.009.765	5.024.852.973	33,95%
Jumlah Total		13.442.834.649	8.976.855.932	49,75%

PERNYATAAN TANGGUNG JAWAB *STATEMENT OF RESPONSIBILITY*





PERNYATAAN TANGGUNG JAWAB

STATEMENT OF RESPONSIBILITY



Perum Jamkrindo menyadari bahwa kehadirannya dalam industri penjaminan kredit tidak sekadar mencari keuntungan (profit) sebagaimana entitas bisnis pada umumnya. Di balik itu, keberadaan Perusahaan melekat kewajiban untuk turut serta mengembangkan dan memajukan masyarakat (people) dan lingkungan (planet) di sekitar perusahaan beroperasi. Untuk itu, Perum Jamkrindo berkomitmen untuk menerapkan prinsip keberimbangan antara profit, *people* dan planet. Dalam kerangka itulah, Perusahaan melaksanakan Program Kemitraan dan Bina Lingkungan (PKBL).

Pelaksanaan PKBL di lingkungan Perum Jamkrindo pada tahun 2018 mengacu pada Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan Badan Usaha Milik Negara dengan Usaha Kecil dan Program Bina Lingkungan, yang terakhir diubah dengan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara yang diundangkan di Jakarta tanggal 20 Juli 2017.

Perum Jamkrindo realizes that its presence in the credit guarantee industry is not just for (profit). The Company's existence is attached to the obligation to participate in developing and advancing the community (people) and the environment (planet) around the Company's area of operation. For this reason, Perum Jamkrindo is committed to applying the principle of balance between profit, people and the planet. Within that framework, the Company implements the Partnership and Community Development Program (PKBL).

The implementation of the PKBL within Perum Jamkrindo in 2018 refers to the Regulation of the State Minister for State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the Partnership Program of State-Owned Enterprises with Small Businesses and Community Development Programs, which was amended by Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program promulgated in Jakarta on July 20, 2017.

Ruang lingkup pelaksanaan program PKBL terbagi atas dua program utama. Pertama, pembinaan oleh Perusahaan BUMN terhadap pelaku usaha mikro dan menengah untuk meningkatkan kualitas usahanya melalui program Kemitraan; kedua, kegiatan bantuan langsung maupun tidak langsung yang bersifat pelestarian lingkungan, sosial kemasyarakatan atau penanggulangan bencana dalam program Bina Lingkungan.

Untuk mengoptimalkan pelaksanaan kedua program utama tersebut sehingga tepat sasaran dan tepat program, Perum Jamkrindo membentuk Divisi Akuntansi dan PKBL. Sebagai organ Perusahaan, Divisi ini memiliki kewenangan dalam membuat *masterplans* sekaligus melaksanakan program PKBL secara berkelanjutan. Sejalan dengan spirit pembangunan berkelanjutan yang saat ini digelorkan oleh pemerintah, maka PKBL yang diselenggarakan oleh Perum Jamkrindo tidak terbatas pada kegiatan filantropi, namun meningkat pada level *corporate community development*. Dengan demikian, program-program yang ada semaksimal mungkin bisa memberikan kontribusi terhadap kemandirian Pelaku Usaha Mikro, Kecil, dan Menengah, serta menopang pemberdayaan kondisi sosial masyarakat.

Seperti tahun-tahun sebelumnya, selama tahun 2018, Perum Jamkrindo telah melaksanakan kegiatan Kemitraan dengan melakukan pembinaan pada pelaku Usaha Mikro, Kecil, dan Menengah di seluruh wilayah Indonesia melalui kantor-kantor cabang Perusahaan. Perum Jamkrindo sebagai perusahaan yang bergerak dalam bidang usaha penjaminan Kredit Usaha Rakyat memiliki tanggung jawab yang besar dalam melakukan kegiatan tersebut dalam mendukung penguatan UMKM & Koperasi di Indonesia. Dengan kesungguhan dalam melaksanakan kegiatan Kemitraan, Perusahaan dapat menjadikan hal tersebut sebagai *pilot project* bagi pembinaan UMKM & Koperasi yang menjadi nasabah Jamkrindo.

The scope of the implementation of the PKBL program is divided into two main programs. First, guidance by state-owned companies on micro and medium-sized businesses to improve the quality of their business through the Partnership program; and the second is direct and indirect assistance in the aspects of environment, social-community, or disaster management which are included in the Community Development program.

To optimize the implementation of the two main programs to be on target and appropriate, Perum Jamkrindo forms the Accounting and PKBL Division. As a Company organ, this Division has the authority to make masterplans while implementing the PKBL program on an ongoing basis. In line with the spirit of sustainable development which is currently being spawned by the government, the PKBL organized by Perum Jamkrindo is not limited to philanthropic activities, but increases at the level of corporate community development. With that, the programs that exist, as much as possible, can contribute to the independence of Micro, Small and Medium Business Actors, and support the empowerment of the social conditions of the community.

As in previous years, in 2018, Perum Jamkrindo has carried out Partnership activities by fostering Micro, Small and Medium Enterprises in all regions of Indonesia through the Company's branch offices. Perum Jamkrindo as a company engaged in the People's Business Credit guarantee business has a great responsibility in carrying out these activities in supporting the strengthening of MSMEs & Cooperatives in Indonesia. With sincerity in implementing Partnership activities, the Company can turn the program into a pilot project for the development of MSMEs & Cooperatives which has become Jamkrindo's customers.



Selain Program Kemitraan, tanggung jawab sosial dan lingkungan Perum Jamkrindo juga diwujudkan melalui pelaksanaan Program Bina Lingkungan sebagai bentuk kepedulian dan perhatian terhadap masyarakat di sekitar perusahaan beroperasi. Berbeda dengan Program Kemitraan yang sifatnya pinjaman dana dengan jasa administrasi yang sangat ringan, penyaluran dana Program Bina Lingkungan bersifat bantuan, atau kegiatan filantropi. Bantuan antara lain disalurkan untuk korban bencana alam, pendidikan dan/atau pelatihan, sarana ibadah dan bantuan sosial kemasyarakatan.

Semua program atau kegiatan PKBL selama tahun pelaporan, kami sampaikan melalui Laporan Keuangan PKBL Perum Jamkrindo 2018, yang sekaligus merupakan penerapan prinsip akuntabilitas dalam pengelolaan anggaran program PKBL 2018. Laporan meliputi informasi mengenai penanggung jawab program, besaran dana yang dimiliki, rencana program serta realisasi penyaluran dana tersebut. Perusahaan berharap dengan berjalannya program tersebut secara baik, dapat memberikan kontribusi yang berarti bagi peningkatan kesejahteraan masyarakat Indonesia.

Laporan Keuangan PKBL Perum Jamkrindo telah diaudit oleh auditor independen dari Kantor Akuntan Publik Hertanto, Grace, Karunawan. Audit dilakukan atas laporan posisi keuangan, laporan aktivitas dan laporan arus kas untuk tahun yang berakhir pada tanggal 31 Desember 2018. Opini auditor atas Laporan Keuangan PKBL Perum Jamkrindo disampaikan pada bagian akhir Laporan ini.

In addition to the Partnership Program, the social and environmental responsibilities of Perum Jamkrindo are also realized through the implementation of the Community Development Program as a form of concern and attention to the communities around the Company's area of operation. This is different from the Partnership Program. The partnership program is a program in the form of fund lending with very light administrative services, whereas the nature of the distribution of funds for Community Development Programs are in the form of an aid or philanthropic activities. Such assistance includes aids to victims of natural disasters, aids for education and/or training, facilities for worship, and social assistance.

All PKBL programs or activities during the reporting year were included in the Perum Jamkrindo 2018 PKBL Financial Report, since it is also a form of implementation of the principle of accountability in managing the 2018 PKBL program budget. The report includes information about the person in charge of the program, the amount of funds, program plans and realization of distribution of the fund. The Company hopes that with the program running well, it can provide a meaningful contribution to improving the welfare of the Indonesian people.

Perum Jamkrindo's PKBL Financial Report has been audited by an independent auditor from Hertanto, Grace, Karunawan Public Accounting Firm. The audit was conducted on the statement of financial position, activity report and cash flow report for the year ended December 31, 2018. Auditor's opinion on the Perum Jamkrindo PKBL Financial Report is included at the end of this Report.

SAMBUTAN DEWAN PENGAWAS ***ADMISSION OF THE BOARD OF*** ***SUPERVISORS***





SAMBUTAN DEWAN PENGAWAS

ADMISSION OF THE BOARD OF SUPERVISORS



Bagi Perum Jamkrindo, keberhasilan PKBL sangat penting karena mencerminkan kedekatan dan manfaat Perusahaan bagi masyarakat dan lingkungan di sekitarnya. Di tengah kompetisi yang semakin ketat, citra positif sangat diperlukan dalam memupuk kepercayaan (trust) dari para pemangku kepentingan, baik eksternal maupun internal.

For Perum Jamkrindo, the success of PKBL is very important because it reflects the close relationships with and benefits of the Company to the community and the environment around it. In the midst of increasingly fierce competition, such a positive image is indispensable in fostering trust from stakeholders, be it externally and internally.

Pemilik modal dan para pemangku kepentingan yang terhormat,

Puji syukur marilah kita panjatkan ke hadirat Tuhan yang Maha Esa karena atas kehendak-Nya, Perum Jamkrindo berhasil melalui tahun 2018 yang penuh tantangan dengan baik. Keberhasilan itu antara lain berupa kemampuan Perusahaan melaksanakan Program Kemitraan dan Bina Lingkungan (PKBL) secara konsisten sesuai dengan ketentuan yang berlaku.

Bagi Perum Jamkrindo, keberhasilan PKBL sangat penting karena mencerminkan kedekatan dan manfaat Perusahaan bagi masyarakat dan lingkungan di sekitarnya. Di tengah kompetisi yang semakin ketat, citra positif seperti itu sangat diperlukan dalam memupuk kepercayaan (*trust*) dari para pemangku kepentingan, baik eksternal maupun internal. Berdasarkan Laporan yang ada, Direksi dan manajemen di bawahnya telah berupaya dengan sungguh-sungguh agar semua program yang direncanakan bisa diwujudkan. Untuk itu, Dewan Pengawas memberikan apresiasi atas usaha dan upaya tersebut.

Sejalan faktor kesungguhan kerja, keberhasilan Perum Jamkrindo dalam mewujudkan PKBL tak lepas dari pendekatan yang dilakukan Perusahaan dalam melibatkan para pemangku kepentingan. Sebelum program disusun, Perum Jamkrindo melalui Divisi Akuntansi dan PKBL berupaya mencari tahu dan menjaring pendapat tentang program apa saja yang diperlukan oleh pemangku kepentingan. Dengan pendekatan seperti ini, maka kehadiran program yang asal ada bisa dihindarkan. Kami berpendapat, model pendekatan dan pelibatan pemangku kepentingan seperti itu harus diteruskan, bahkan terus ditingkatkan.

Dengan berbagai upaya itu, realisasi Program Kemitraan Perum Jamkrindo selama tahun 2018 tercatat sebesar Rp5.413.000.000, turun 31,25% dibanding tahun 2017, dengan penyaluran Program Kemitraan sebesar Rp7.874.000.000. Sementara itu, apabila dibandingkan dengan Rencana Kerja dan Anggaran (RKA) Tahun 2018 sebesar Rp9.300.000.000, maka realisasi Program Kemitraan tercatat sebesar 58,20%. Dibandingkan dengan sebelumnya, realisasi Program Kemitraan tahun 2018 terhadap RKA mengalami penurunan cukup signifikan karena pada tahun 2017 tercapai 74,07%.

Penurunan realisasi terhadap RKA tersebut patut menjadi perhatian bagi Direksi dan manajemen di bawahnya dan perlu mencari alasan di balik penurunan tersebut. Apalagi, penurunan tersebut terjadi pada saat wilayah penyaluran Program Kemitraan

Dear capital owners and respectable stakeholders,

Thank you, let us pray to God Almighty because, by His will, Perum Jamkrindo has succeeded in going through the challenging year of 2018. The success was also due to the ability of the Company to implement the Partnership and Community Development Program (PKBL) consistently in accordance with applicable regulations.

For Perum Jamkrindo, the success of PKBL is very important because it reflects the close relationships with and benefits of the Company to the community and the environment around it. In the midst of increasingly fierce competition, such a positive image is indispensable in fostering trust from stakeholders, be it externally and internally. Based on the existing report, the Directors and the management have made serious efforts so that all planned programs can be realized. For this reason, the Supervisory Board appreciates these efforts.

In line with the seriousness of work, the success of Perum Jamkrindo in realizing PKBL cannot be separated from the approach taken by the Company in involving stakeholders. Before the program was prepared, through the Accounting and PKBL Division, Perum Jamkrindo sought to find out and capture opinions about what programs were needed by stakeholders. With an approach like this, the re-presence of the available programs can be avoided. We believe that such a model of approach and stakeholder engagement must be continued, even further improved.

With these various efforts, the realization of the Perum Jamkrindo Partnership Program during 2018 was recorded at IDR 5,413,000,000, or went down by 31.25% compared to 2017 distribution of the Partnership Program amounting to IDR 7,774,000,000. When compared to the 2018 Work Plan and Budget (RKAP) of IDR9,300,000,000, the realization of the Partnership Program was recorded at 58.20%. Compared to the previous year, the realization of the 2018 Partnership Program towards RKA has decreased quite significantly because in 2017 it reached 74.07%.

The decline in realization against the Work Plan and Budget should be a concern for the Board of Directors and the management, and they need to look for reasons behind the decline. Moreover, the decline occurred when area the distribution of the Partnership



mengalami penambahan. Jika pada tahun 2017, dana Program Kemitraan disalurkan oleh 18 Kantor Cabang, maka pada tahun 2018 naik menjadi 21 Kantor Cabang. Apabila penyebabnya sudah diketahui, maka bisa disusun langkah-langkah perbaikan agar realisasi dibanding RKA ke depan semakin meningkat.

Upaya Perum Jamkrindo menjalin kerja sama dengan dengan PT Permodalan Nasional Madani (PNM) dalam menyalurkan dana Program Kemitraan merupakan langkah yang sangat baik, namun masih perlu ditingkatkan. Selain memperluas wilayah penyaluran, kerja sama tersebut potensial untuk menaikkan persentase realisasi penyaluran dana Program Kemitraan terhadap RKA. Selain itu, dengan pendampingan yang dilakukan oleh PNM, maka peluang mitra binaan (Usaha Mikro, Kecil, dan Menengah/UMKM) untuk menghadirkan produk yang lebih bermutu dan memperbesar pasar lebih terbuka, yang pada gilirannya akan mengurangi risiko pinjaman yang bermasalah.

Untuk penyaluran dana Program Bina Lingkungan, Dewan Pengawas menyambut baik adanya peningkatan nominal maupun realisasi dibandingkan RKA tahun 2018. Penyaluran dana Program Bina Lingkungan Perum Jamkrindo tahun 2018 tercatat sebesar Rp13.442.834.649, naik 49,75% apabila dibandingkan tahun 2017 yang tercatat sebesar Rp8.976.855.932. Apabila dibandingkan dengan RKA tahun 2018 sebesar Rp14.600.000.000, maka realisasi dana Program Bina Lingkungan tercatat sebesar 92,07%, naik signifikan dibandingkan tahun 2017, yang tercatat sebesar 59,85%. Dewan Pengawas meyakini peningkatan tersebut memiliki kontribusi yang besar bagi pemberdayaan sosial.

Akhir kata, atas nama Dewan Pengawas, kami mengucapkan terima kasih dan memberikan apresiasi setinggi-tingginya kepada semua pihak yang telah membantu keberlangsungan program PKBL Perum Jamkrindo tahun 2018. Untuk meningkatkan kualitas penyelenggaraan PKBL pada tahun-tahun mendatang, kami berharap agar dukungan dan kerja sama, juga kritik dan masukan, senantiasa diberikan. Dengan demikian, kehadiran program PKBL Perum Jamkrindo semakin dirasakan manfaatnya oleh masyarakat dan lingkungan di sekitar Perusahaan beroperasi.

Program actually expanded. In 2017, the Partnership Program funds were channeled by 18 Branch Offices while in 2018, it increased to 21 Branch Offices. If the cause is known, then corrective measures can be prepared so that the realization against the Work Plan and Budget of the future will increase.

The efforts of Perum Jamkrindo to collaborate with PT Permodalan Nasional Madani (PNM) in channeling the Partnership Program funds are commendable, however, it still needs to be improved. In addition to expanding the distribution area, the collaboration has the potential to increase the percentage of realization of the Partnership Program's funding distribution against the Work Plan and Budget. In addition, with assistance carried out by PNM, the opportunity of fostered partners (Micro, Small and Medium Enterprises/MSME) to present better quality products and expand the market is more open, which in turn will reduce the risk of troubled loans.

For the distribution of funds for the Community Development Program, the Supervisory Board welcomed the nominal and realized increase compared to the Work Plan and Budget in 2018. The fund distribution of the Perum Jamkrindo's Community Development Program in 2018 was recorded at IDR976,855,932. When compared with the 2018 Work Plan and Budget of IDR14,600,000,000, the realization of the Community Development Program funds was recorded at 92.07%, a significant increase compared to 2017, which was recorded at 59.85%. The Supervisory Board believes that the increase has a major contribution to social empowerment.

Finally, on behalf of the Supervisory Board, we express our gratitude and give our highest appreciation to all those who have helped the sustainability of the Perum Jamkrindo PKBL program in 2018. To improve the quality of PKBL implementation in the coming years, we hope for everybody's support and cooperation, as well as criticism and input. With that, the presence of the PKK program Perum Jamkrindo will increasingly impact the community and the environment around the Company's area of operation.

Jakarta, Mei 2019/ Jakarta, May 2019

Atas Nama Dewan Pengawas Perum Jamkrindo/ On behalf of the Board of Supervisors of Perum Jamkrindo

SRI MULYANTO

SAMBUTAN DIREKSI
ADMISSION OF THE BOARD OF
DIRECTORS





SAMBUTAN DIREKSI

ADMISSION OF THE BOARD OF DIRECTORS



Kami bersyukur bahwa cakupan wilayah penyaluran dana Program Kemitraan oleh Kantor Cabang meningkat dari 16 menjadi 20 Kantor Cabang. Per 31 Desember 2018, dari total 21 Kantor Cabang, tercatat hanya Kantor Cabang Manado yang tidak menyalurkan dana Program Kemitraan.

We are grateful that the area coverage for the distribution of the Partnership Program funds by the Branch Offices increased from 16 to 20 Branch Offices. As of December 31, 2018, out of a total of 21 Branch Offices, only Manado Branch Office was recorded not channelling the Partnership Program funds.

Pemilik modal dan para pemangku kepentingan yang terhormat,

Segala puji marilah kita panjatkan ke hadirat Tuhan Yang Maha Esa karena atas kehendak-Nya, Perum Jamkrindo dapat melalui tahun 2018 yang penuh tantangan dengan baik. Selain membukukan kinerja positif, Perum Jamkrindo juga mampu menyelenggarakan Program Kemitraan dan Bina Lingkungan (PKBL) sesuai dengan ketentuan yang berlaku. Tak sekadar menjalankan kewajiban sebagai salah satu Badan Usaha Milik Negara (BUMN), pelaksanaan PKBL merupakan salah satu cara bagi Perum Jamkrindo untuk menunjukkan kepedulian dan komitmennya terhadap pemberdayaan masyarakat. Hal ini sejalan dengan *spirit* pembangunan berkelanjutan yang tengah diwujudkan secara sungguh-sungguh oleh pemerintah.

Pelaksanaan PKBL Perum Jamkrindo merujuk pada Peraturan Menteri Negara BUMN No. PER-09/MBU/07/2015 tanggal 3 Juli 2015 tentang Program Kemitraan Badan Usaha Milik Negara dengan Usaha Kecil dan Program Bina Lingkungan, yang terakhir diperbarui melalui Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara yang diundangkan di Jakarta tanggal 20 Juli 2017.

Untuk menjalankan PKBL, Perum Jamkrindo telah memiliki Rencana Aksi dan Anggaran (RKA), yakni Program Kemitraan sebesar Rp9.300.000.000, Program Bina Lingkungan sebesar Rp14.600.000.000, sehingga total dana sesuai RKA adalah sebesar Rp23.900.000.000. Untuk merealisasikan RKA, Perum Jamkrindo bekerja sama dengan berbagai pihak. Dalam penyaluran dana Program Kemitraan, Perusahaan melakukan sinergi dengan BUMN Pembina lain atau pihak lain dalam pelaksanaan penyaluran dana Program Kemitraan antara lain dengan PT. Permodalan Nasional Madani (PNM). Sedangkan penyaluran dana Program Bina Lingkungan dilakukan melalui kerja sama dengan Sinergi BUMN, pemerintahan setempat, yayasan, LSM maupun masyarakat.

Dear capital owners and respectable stakeholders,

All praise let us deliver to the presence of God Almighty because of His will, Perum Jamkrindo can go through the challenging 2018 with good performance. In addition to posting a positive performance, Perum Jamkrindo was also able to hold a Partnership and Community Development Program (PKBL) in accordance with applicable regulations. The implementation of PKBL is not just a way of carrying out obligations as one of the State-Owned Enterprises (BUMN), but it is also the way for Perum Jamkrindo to show concern and commitment to community empowerment. This is in line with the spirit of sustainable development which is being truly realized by the government.

PKBL Implementation in Perum Jamkrindo refers to the Regulation of the Minister of State Owned Enterprises No. PER-09 / MBU / 07/2015 dated July 3, 2015 regarding the Partnership Program of State-Owned Enterprises with Small Businesses and the Community Development Program, which was last amended through the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program promulgated in Jakarta on July 20, 2017.

To organize the PKBL, Perum Jamkrindo already has an Action Plan and Budget (RKA). The Partnership Program has a budget in the amount of IDR9,300,000,000, while the Community Development Program is at IDR14,600,000,000. So, the total funds in accordance with the RKA are IDR23,900,000,000. To realize the RKA, Perum Jamkrindo cooperates with various parties. In channeling the Partnership Program funds, the Company synergizes with other Fostering SOEs or other parties in the implementation of the Partnership Program fund distribution, among others, with PT. Permodalan Nasional Madani (PNM). The distribution of funds for the Community Development Program is carried out through cooperation with SOEs Synergies, local governments, foundations, NGOs, and the community.



Dengan berbagai upaya tersebut, selama tahun 2018, Perum Jamkrindo telah menyalurkan dana PKBL sebesar Rp18.855.834.649, atau 78,890% dari RKA sebesar Rp3.900.000.000. Dari jumlah itu, penyaluran Program Kemitraan tercatat sebesar Rp5.413.000.000, turun 31,25% dibanding tahun 2017, dengan penyaluran Program Kemitraan sebesar Rp7.874.000.000. Dibandingkan dengan RKA Tahun 2018 sebesar Rp9.300.000.000, maka realisasi Program Kemitraan tercatat sebesar 58,20%. Dana tersebut disalurkan kepada mitra binaan di sektor industri, perdagangan, peternakan, perkebunan dan sektor jasa.

Kami bersyukur bahwa cakupan wilayah penyaluran dana Program Kemitraan oleh Kantor Cabang meningkat dari 18 menjadi 21 Kantor Cabang. Per 31 Desember 2018, dari total 21 Kantor Cabang, tercatat hanya Kantor Cabang Manado yang tidak menyalurkan dana Program Kemitraan.

Sementara itu, untuk Program Bina Lingkungan, pada tahun 2018, Perum Jamkrindo telah menyalurkan dana sebesar Rp13.442.834.649, naik 49,75% apabila dibandingkan tahun 2017 yang tercatat sebesar Rp8.976.855.932. Dibandingkan dengan RKA tahun 2018 sebesar Rp14.600.000.000, maka realisasi dana Program Bina Lingkungan tercatat sebesar 92,07%. Dana tersebut disalurkan untuk bantuan korban bencana alam, pendidikan, peningkatan kesehatan, pengembangan prasarana dan/atau sarana umum, sarana ibadah, pelestarian alam, dan bantuan sosial kemasyarakatan dalam rangka pengentasan kemiskinan.

Kami menyadari bahwa penyelenggaraan PKBL tahun 2018 masih belum mampu memenuhi RKA, terutama untuk Program Kemitraan. Bahkan, pada tahun pelaporan, realisasi terhadap RKA mengalami penurunan signifikan. Untuk itu, Perum Jamkrindo telah melakukan evaluasi, memetakan penyebab, sekaligus merumuskan langkah-langkah perbaikan. Berdasarkan evaluasi tersebut, Perum Jamkrindo optimistis mampu melaksanakan PKBL yang lebih baik pada tahun-tahun mendatang.

Secara umum, kendala yang dihadapi Perum Jamkrindo sehingga RKA PKBL Tahun 2018 tidak tercapai adalah prinsip kehati-hatian dan selektif dalam penyaluran Program Kemitraan karena dari hasil survei terdapat beberapa calon mitra binaan yang masih diragukan, keterbatasan SDM di kantor cabang sehingga tidak ada SDM yang khusus melakukan pekerjaan *monitoring* dan pengawasan PKBL.

With these various efforts, in 2018, Perum Jamkrindo has distributed PKBL funds of IDR18,855,834,649, or 78.890% of the RKA of IDR3.900 million. Of that amount, the distribution of the Partnership Program was recorded at IDR5,413,000,000, or decreased by 31.25% compared to 2017 distribution of the Partnership Program amounting to IDR7,774,000,000. Compared to the 2018 RKA of IDR9,300,000,000, the realization of the Partnership Program was recorded at 58.20%. The funds are channeled to fostered partners in the industrial, trade, livestock, plantation, and service sectors.

We are grateful that the area coverage for the distribution of the Partnership Program funds by the Branch Offices increased from 18 to 21 Branch Offices. As of December 31, 2018, out of a total of 21 Branch Offices, only Manado Branch Office was recorded not channelling the Partnership Program funds.

Meanwhile, for the Community Development Program, in 2018, Perum Jamkrindo has channeled funds amounting to IDR13,442,834,649, or went up by 49.75% compared to 2017 amount recorded at IDR8,976,855,932. Compared to the 2018 RKA of IDR14,600,000,000, the realization of the Community Development Program funds was recorded at 92.07%. The funds were channeled to aid victims of natural disasters, education, health improvement, development of infrastructure and/or public facilities, religious facilities, nature conservation, and social assistance in the context of poverty alleviation.

We realize that the implementation of the PKBL in 2018 was still not able to meet the RKA target, especially for the Partnership Program. In fact, in this reporting year, the realization of the RKA decreased significantly. For this reason, Perum Jamkrindo has conducted an evaluation, mapping the causes, as well as formulating corrective steps. Based on the evaluation, Perum Jamkrindo is optimistic that it can carry out a better PKBL in the coming years.

In general, the obstacles faced by Perum Jamkrindo which caused the PKBL program to not reach a target set in 2018 PKBL RKA were the precautionary and selective principles in the distribution of the Partnership Program because from the survey results there were several candidates who were still doubtful to be made partners. In addition, limited human resources at the branch office became a problem since there were no special HR staffs to do

SAMBUTAN DIREKSI
ADMISSION OF THE BOARD OF DIRECTORS

Untuk mengatasi kendala tersebut, selain mengintensifkan kerja sama dengan pihak ketiga, kami juga telah merumuskan langkah-langkah antara lain melakukan sosialisasi PKBL kepada usaha kecil dan UMKM, serta menambah SDM di Kantor Cabang yang khusus menangani unit PKBL.


PKBL monitoring and supervision. To overcome these obstacles, in addition to intensifying cooperation with third parties, we have also formulated steps such as conducting dissemination of PKBL program to small businesses and MSMEs, as well as adding human resources at branch offices who can specifically handle PKBL units.

Akhir kata, Perum Jamkrindo mengucapkan terima kasih kepada pemilik modal, dan seluruh pemangku kepentingan atas kepercayaan yang diberikan kepada Perum Jamkrindo sehingga dapat menyelenggarakan PKBL dengan baik. Sebagai korporasi yang bertanggung jawab, kami senantiasa akan terus memperbaiki penyelenggaraan PKBL sehingga mampu mendorong percepatan kemandirian Usaha Mikro, Kecil, dan Menengah, serta menopang pemberdayaan kondisi sosial masyarakat di Tanah Air.

To sum up, Perum Jamkrindo would like to thank the capital owners, and all stakeholders for the trust given to Perum Jamkrindo so that they can run the PKBL program well. As an accountable corporation, we will always continue to improve the implementation of PKBL so that it can accelerate the independence of Micro, Small and Medium Enterprises, and support the empowerment of social conditions of the community in this country.

Jakarta, Mei 2019/ Jakarta, May 2019

Atas Nama Direksi Perum Jamkrindo/ On behalf of the Board of Directors of Perum Jamkrindo



RANDI ANTO

PROFIL PERUSAHAAN *COMPANY PROFILE*



SELINTAS PERUM JAMKRINDO

PERUM JAMKRINDO AT A GLANCE



Perusahaan Umum Jaminan Kredit Indonesia, sebelumnya adalah Perusahaan Umum Pengembangan Keuangan Koperasi, didirikan sesuai dengan Peraturan Pemerintah No. 51 tahun 1981 yang merupakan peleburan dari Lembaga Jaminan Kredit Koperasi (LJKK) yang dibentuk tahun 1970. Berdasarkan Peraturan Pemerintah No. 51 tahun 1981, disempurnakan dengan Peraturan Pemerintah No. 27 tahun 1985 selanjutnya dengan Peraturan Pemerintah No. 95 tahun 2000 tanggal 7 November 2000, Perusahaan Umum Pengembangan Keuangan Koperasi diubah menjadi Perusahaan Umum Sarana Pengembangan Usaha, dan berdasarkan Peraturan Pemerintah No. 41 Tahun 2008 diubah lagi namanya menjadi Perusahaan Umum Jaminan Kredit Indonesia ("Perusahaan").

Perusahaan berdomisili di Jakarta dengan kantor pusat terletak di Jl. Angkasa Blok 9-Kav.6, Kota Baru Bandar Kemayoran, Jakarta dan mempunyai 9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia. Untuk memberikan layanan yang kian terjangkau, Perusahaan hadir di Banda Aceh, Medan, Tanjung Pinang, Pekanbaru, Padang, Jambi, Bengkulu, Palembang, Bandar Lampung, Pangkal Pinang, Pontianak, Jakarta, KCK Jakarta,

Perum Jamkrindo (Public Corporation of Indonesian Credit Guarantee), previously a Public Cooperative Financial Development Company, was established in accordance with Government Regulation No. 51 of 1981 which was a fusion of the Cooperative Credit Guarantee Agency (LJKK) which was formed in 1970. Based on Government Regulation No. 51 of 1981, amended by Government Regulation No. 27 of 1985 then with Government Regulation No. 95 of 2000 dated November 7, 2000, the Cooperative Financial Development Public Company was changed to a Public Company on Business Development Facility, and based on Government Regulation No. 41 of 2008, the name was changed to become Indonesian Credit Guarantee Public Corporation ("Company").

The Company is domiciled in Jakarta with its head office located on Jl. Angkasa Blok 9-Kav.6, Kota Baru Bandar Kemayoran, Jakarta. It has 9 Regional Offices, 56 Branch Offices, and 16 Service Unit Offices (KUP) spread throughout Indonesia. To provide increasingly affordable services, the Company is present in Banda Aceh, Medan, Tanjung Pinang, Pekanbaru, Padang, Jambi, Bengkulu, Palembang, Bandar Lampung, Pangkal Pinang, Pontianak, Jakarta, KCK Jakarta, Bandung, Serang,

SELINTAS PERUM JAMKRINDO
 PERUM JAMKRINDO AT A GLANCE

Bandung, Serang, Tarakan, Palangkaraya, Samarinda, Banjarmasin, Semarang, Surabaya, Denpasar, Mataram, Kupang, Yogyakarta, Manado, Gorontalo, Palu, Mamuju, Makassar, Kendari, ambon, Ternate, Manokwari, Jayapura, Bitung, Palopo, Pare-pare, Sorong, Balige, Batam, Sumbawa Besar, Tangerang, Kediri, Madiun, Malang, Banyuwangi, Solo, Kudus, Purwokerto, Pekalongan, Sukabumi, Purwakarta, Tasikmalaya, Cirebon, Balikpapan.

Seluruh modal usaha Perum Jamkrindo berasal Penyertaan Modal Pemerintah. Sesuai dengan Undang-Undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN), BUMN mempunyai kewajiban melakukan penyisihan dan penggunaan laba Entitas untuk mendorong kegiatan dan pertumbuhan ekonomi kerakyatan dan menciptakan pemerataan pembangunan melalui perluasan lapangan kerja, kesempatan berusaha, dan pemberdayaan masyarakat.

Untuk memenuhi kewajiban tersebut, BUMN membentuk program kemitraan dengan usaha kecil dan program bina lingkungan, sebagaimana diatur dalam Peraturan Menteri BUMN No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara, dan PER-03/MBU/12/2016 tentang perubahan atas peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara, serta Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 20 Juli 2017.

Berdasarkan pasal 8 ayat (1) Peraturan Menteri BUMN No. PER-03/MBU/12/2016, Program Kemitraan BUMN dengan Usaha Kecil dan Program Bina Lingkungan, sumber dana PKBL adalah sebagai berikut:

1. Penyisihan laba bersih setelah pajak yang ditetapkan dalam RUPS/Menteri pengesahan Laporan Tahunan BUMN Pembina maksimum sebesar 4% (empat persen) dari laba setelah pajak tahun buku sebelumnya;
2. Jasa administrasi pinjaman/margin/bagi hasil dari Program Kemitraan;
3. Hasil bunga deposito dan/atau jasa giro dari dana Program Kemitraan dan Program BL yang ditempatkan; dan
4. Sumber lain yang sah.

Tarakan, Palangkaraya, Samarinda, Banjarmasin, Semarang, Surabaya, Denpasar, Mataram, Kupang, Yogyakarta, Manado, Gorontalo, Palu, Mamuju, Makassar, Kendari, Ambon, Ternate, Manokwari, Jayapura, Bitung, Palopo, Pare-pare, Sorong, Balige, Batam, Sumbawa Besar, Tangerang, Kediri, Madiun, Malang, Banyuwangi, Solo, Kudus, Purwokerto, Pekalongan, Sukabumi, Purwakarta, Tasikmalaya, Cirebon, Balikpapan.

All Perum Jamkrindo's business capital originates from State Equity Participation. In accordance with Law No. 19 of 2003 concerning State-Owned Enterprises (SOE), SOEs have the obligation to make provision and use of Entity profits to encourage people's economic activities and growth and create equitable development through expansion of employment, business opportunities, and community empowerment.

To fulfill these obligations, SOEs formed partnership programs with small businesses and community development programs, as stipulated in the SOE Minister Regulation No. PER-09 / MBU / 07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program, and PER-03 / MBU / 12/2016 concerning changes to the regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program, as well as the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprise Partnership and Community Development Program promulgated on July 20, 2017.

Based on article 8 paragraph (1) SOE Minister Regulation No. PER-03 / MBU / 12/2016, the source of funds for SOE's Partnership Program with Small Business and Community Development Program are as follows:

1. *Provision for post-tax net profit as stipulated in the GMS/ Minister ratification of the Fostering SOEs Annual Report of a maximum of 4% (four percent) of the previous year's post-tax profit;*
2. *Loan administration/margin/profit sharing services from the Partnership Program;*
3. *The results of deposit interest and/or current account services from the Partnership Program funds and the allocated Community Development Program; and*
4. *Other legitimate sources.*

Sumber dana PKBL pada tahun pelaporan juga bisa bersumber dari sisa dana Program Kemitraan dan Program Bina Lingkungan tahun buku sebelumnya.

Program Kemitraan adalah program untuk meningkatkan kemampuan usaha kecil dalam bentuk pinjaman, agar menjadi tangguh dan mandiri. Sedangkan Program Bina Lingkungan merupakan program pemberdayaan kondisi sosial masyarakat dalam bentuk pemberian bantuan kepada masyarakat di sekitar wilayah kerja Perum Jamkrindo.

Salah satu bentuk bantuan dalam Program Bina Lingkungan adalah bantuan dana pembinaan (hibah) kepada mitra binaan (usaha kecil dan koperasi) untuk mendorong dan mengembangkan kegiatan usahanya agar menjadi tangguh dan mandiri sehingga dapat meningkatkan taraf hidup masyarakat.

Penyaluran pinjaman dana Program Kemitraan dan Dana Pembinaan (hibah) dari Program Bina Lingkungan ditargetkan pada mitra binaan yang memiliki prospek yang baik untuk berkembang. Dengan demikian, melalui penyaluran pinjaman dana Program Kemitraan tersebut diharapkan dapat membantu terciptanya usaha kecil dan koperasi yang pada akhirnya mampu bermitra dengan lembaga keuangan formal (bank atau lembaga keuangan bukan bank).

PKBL funding sources in the reporting year can also be sourced from the remaining funds of the Partnership Program and Community Development Program in the previous financial year.

The Partnership Program is a program to improve the capacity of small businesses in the form of loans to make them resilient and independent. The Community Development Program is an empowerment program for the community's social conditions in the form of providing assistance to communities around the working area of Perum Jamkrindo.

One form of assistance in the Community Development Program is in the assistance of funds (grants) to fostered partners (small businesses and cooperatives) to encourage and develop their business activities in order to become resilient and independent so that they can improve people's lives.

The loan distribution of the Partnership Program and Development fund of Development Program is targeted at fostered partners who have good prospects to develop. Thus, through the distribution of loans the Partnership Program funds are expected to help create small businesses and cooperatives which in the end are able to partner with formal financial institutions (banks or non-bank financial institutions).

DASAR KEBIJAKAN PKBL

BASIS OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM POLICY

Dalam menjalankan Program Kemitraan dan Bina Lingkungan, Perum Jamkrindo mendasarkan diri pada kebijakan-kebijakan berikut:

1. Peraturan Pemerintah No. 32 Tahun 1998 tentang Pembinaan dan Pengembangan Usaha Kecil.
2. Undang-Undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara.
3. Undang-Undang No. 20 Tahun 2008 tentang Usaha Mikro, Kecil dan Menengah.
4. Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-05/MBU/2007 Tahun 2007 Tentang Program Kemitraan Badan Usaha Milik Negara dengan Usaha Kecil dan Program Bina Lingkungan sebagaimana terakhir diubah dengan Peraturan Menteri Badan Usaha Milik Negara No. PER-08/MBU/2013 Tahun 2013 Tentang Perubahan Keempat Atas Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-05/MBU/2007 Tentang Program Kemitraan Badan Usaha Milik Negara dengan Usaha Kecil dan Program Bina Lingkungan (Permen BUMN No. 5/2007).
5. Surat Edaran Menteri Negara BUMN No. SE-02/MBU/Wk/2012 tanggal 23 Pebruari 2012 tentang Penetapan Pedoman Akuntansi Program Kemitraan dan Program Bina Lingkungan (PKBL) Badan Usaha Milik Negara.
6. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara.
7. PER-03/MBU/12/2016 tentang perubahan atas peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara.
8. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/ 2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 20 Juli 2017.
9. Peraturan Direksi Perum Jamkrindo Nomor 29/Per-Dir/VIII/2017 tanggal 25 Agustus 2017 tentang Pedoman Akuntansi dan *Standard Operating Procedure* (SOP) Program Kemitraan dan Bina Lingkungan Perusahaan Umum (Perum) Jaminan Kredit Indonesia.

In running the Partnership and Community Development Program, Perum Jamkrindo bases itself on the following policies:

1. *Government Regulation No. 32 of 1998 concerning the Fostering and Development of Small Businesses.*
2. *Law No. 19 of 2003 concerning State-Owned Enterprises.*
3. *Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises.*
4. *Regulation of the State Minister for State-Owned Enterprises No. PER-05 / MBU / 2007 of 2007 concerning the Partnership Program of State-Owned Enterprises with Small Businesses and the Community Development Program as last amended by the Minister of State-Owned Enterprises Regulation No. PER-08 / MBU / 2013 of 2013 concerning the Fourth Amendment to the Regulation of the State Minister for State-Owned Enterprises No. PER-05 / MBU / 2007 Concerning the Partnership Program of State-Owned Enterprises with Small Businesses and Community Development Programs (Minister of SOEs Regulation No. 5/2007).*
5. *Circular of the State Minister of SOEs No. SE-02 / MBU / Wk / 2012 dated February 23, 2012, concerning the Establishment of Accounting Guidelines for the Partnership and Community Development Program (PKBL) of State-Owned Enterprises.*
6. *PER-09/MBU/07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program.*
7. *PER-03/MBU/12/2016 concerning changes to the regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State-Owned Enterprises' Partnership and Community Development Program.*
8. *PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprises' Partnership and Community Development Program on July 20, 2017.*
9. *Directors of Perum Jamkrindo Regulation Number 29 / Per-Dir/VIII/2017 dated August 25, 2017 concerning Accounting Guidelines and Partnership and Community Development Program's SOP for Perum Jamkrindo.*



SUSUNAN PENGURUS DAN SUMBER DAYA MANUSIA PKBL

MANAGEMENT STRUCTURE AND HUMAN RESOURCES OF THE PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

Pada Tahun Buku 2003, pengelolaan unit PKBL Perum Jaminan Kredit Indonesia masih dilaksanakan oleh Divisi Pembiayaan Usaha sesuai Surat Keputusan Direksi No. 65/DIR/XII/1998 tanggal 21 Desember 1998 tentang Struktur Organisasi Perum Pengembangan Keuangan Koperasi, menggantikan Surat Keputusan Direksi No. 43/DIR/I/1998 tanggal 5 Januari 1998 dan No. 31/KPTS/PKK.2/IX/1995 tanggal 27 September 1995 tentang Struktur Organisasi Perusahaan Umum Pengembangan Keuangan Koperasi.

Selanjutnya, menindaklanjuti Peraturan Menteri BUMN No. PER-05/MBU/2007 tanggal 27 April 2007, Direksi Perum Jaminan Kredit Indonesia membentuk unit tersendiri yang khusus menangani unit PKBL sebagaimana termuat dalam Keputusan Direksi No. 36/DIR/X/2006 tanggal 19 Oktober 2006 perihal Struktur Organisasi Unit Program Kemitraan dan Bina Lingkungan di bawah Direktorat Pengembangan pada Divisi Pengendalian dan di tahun 2010 terjadi perubahan struktur organisasi yang tertuang dalam Keputusan Direksi No. 33/Kep-Dir/VII/2010 tanggal 1 Juli 2010 perihal Struktur Organisasi Unit Program Kemitraan dan Bina Lingkungan di bawah Direktorat Penjaminan pada Divisi Penjaminan Syariah. Pada tahun 2012 dengan adanya Keputusan Direksi No. 78/Kep-Dir/XI/2012 tanggal 26 November 2012 Unit Program Kemitraan dan Bina Lingkungan berada di bawah Direktorat Pengembangan.

Pada tahun 2016, melalui Keputusan Direksi No. 36/Kep-Dir/IV/2016 tanggal 20 April 2016 perihal Struktur Organisasi Perusahaan Umum (Perum) Jaminan Kredit Indonesia, Unit Program Kemitraan dan Bina Lingkungan berada di bawah Direktorat Keuangan, Investasi dan Manajemen Risiko.

Pada Tahun 2018, Struktur organisasi Perum Jamkrindo mengalami perubahan, unit Program Kemitraan dan Bina Lingkungan melalui Ketetapan Direksi Perum Jamkrindo Nomor:01/KD/1/V/2018 menjadi bagian dari Sekretaris Perusahaan yang berada di Direktorat Utama.

Selanjutnya diikuti dengan penempatan Pejabat dan Pegawai, Deskripsi Jabatan dan Analisis Jabatan serta *Standard Operating Procedure* (SOP) untuk pelaksanaan Unit Program Kemitraan dan Bina Lingkungan Perum Jaminan Kredit Indonesia.

In the 2003 Fiscal Year, the management of the Partnership and Community Development Program Unit for Perum Jamkrindo was still carried out by the Business Financing Division in accordance with the Directors Decree No. 65 / DIR / XII / 1998 dated December 21, 1998 concerning Organization Structure of Cooperative Financial Development Corporation, replacing Board of Directors Decree No. 43 / DIR / I / 1998 dated January 5, 1998 and No. 31 / KPTS / PKK.2 / IX / 1995 dated September 27, 1995 concerning the Organizational Structure of Cooperative Financial Development Public Companies.

Following up the Minister of SOEs Regulation No. PER-05 / MBU / 2007 dated April 27, 2007, the Board of Directors of Perum Jamkrindo formed a separate unit specifically dealing with the PKBL as contained in the Decree of the Board of Directors No. 36 / DIR / X / 2006 dated October 19, 2006 concerning the Organizational Structure of the Partnership and Community Development Program Unit under the Directorate of Development in the Control Division. In 2010, there was a change in the organizational structure contained in the Directors Decree No. 33 / Kep-Dir / VII / 2010 dated July 1, 2010, concerning the Organizational Structure of the Partnership and Community Development Program Unit under the Directorate of Guarantee in the Sharia Guarantee Division. In 2012 with the Decree of the Board of Directors No. 78 / Kep-Dir / XI / 2012 dated November 26, 2012, the Partnership and Community Development Program Unit is under the Directorate of Development.

In 2016, through Directors Decree No. 36 / Kep-Dir / IV / 2016 dated April 20, 2016, concerning the Organizational Structure of Perum Jamkrindo, the Partnership and Community Development Program Unit is under the Directorate of Finance, Investment and Risk Management.

In 2018, the organizational structure of Perum Jamkrindo has changed; the Unit for Partnership and Community Development Program through the Decree of the Board of Directors of Perum Jamkrindo Number: 01 / KD / 1 / V / 2018 becomes part of the Corporate Secretary in the Main Directorate.

It is then followed by the positioning of Officials and Employees, Job Descriptions and Job Analysis and Standard Operating Procedure (SOP) for the implementation of the Partnership and Community Development Program Unit of Perum Jamkrindo.

SUSUNAN PENGURUS DAN SUMBER DAYA MANUSIA PKBL
 MANAGEMENT STRUCTURE AND HUMAN RESOURCES OF THE PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

Struktur Organisasi Perum Jaminan Kredit Indonesia per 31 Desember 2018 adalah sebagai berikut: *Perum Jamkrindo's Organizational Structure as of December 31, 2018 is as follows:*

Direksi <i>Directors</i>	
Direktur Utama <i>President Director</i>	Randi Anto
Direktur Bisnis Penjaminan <i>Director of Guarantee Business</i>	Amin Mas'udi
Direktur Operasional & Jaringan <i>Director of Operations & Network</i>	Kadar Wisnuwarman
Direktur MSDM, Umum & Kepatuhan <i>Director of HRM, General Affairs & Compliance</i>	Sulis Usdoko
Direktur Keuangan, Investasi & Manajemen Risiko <i>Director of Finance, Investment & Risk Management</i>	I. Rusdonobanu



STRUKTUR ORGANISASI UNIT PROGRAM KEMITRAAN DAN BINA LINGKUNGAN

ORGANIZATIONAL STRUCTURE OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM UNIT (PKBL)



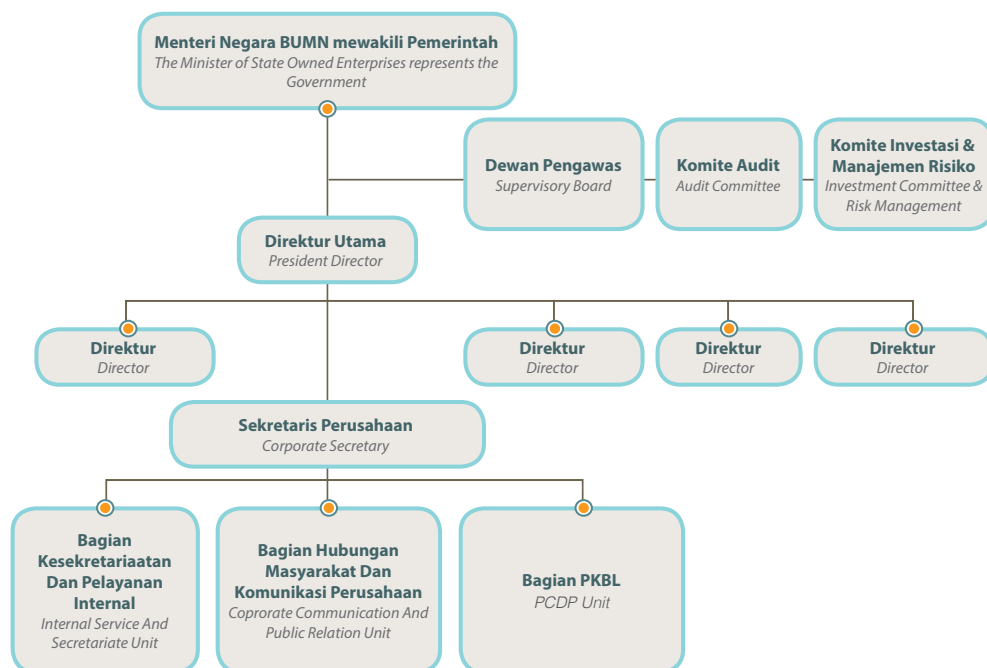
Direktur Utama <i>President Director</i>	Randi Anto
Sekretaris Perusahaan <i>Corporate Secretary</i>	Abdul Bari
Kepala Bagian PKBL <i>Head of PKBL Unit</i>	Lies Nun Heriyatishah
Kepala Seksi PK <i>Partnership Program Unit Head</i>	Irma Hartati
Kepala Seksi BL <i>Community Development Program Unit Head</i>	Erna Nova
Staf PKBL <i>PKBL Staff</i>	Retno Indriani

Struktur Organisasi Unit Program Kemitraan dan Bina Lingkungan seperti tersebut di atas mengalami perubahan dibanding struktur per 31 Desember 2017 sebagai berikut:

The Organizational Structure of the Partnership and Community Development Program Unit as mentioned above has changed compared to the structure as of December 31, 2017, which was as follows:

STRUKTUR ORGANISASI UNIT PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
 ORGANIZATIONAL STRUCTURE OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM UNIT (PKBL)

Direktur Keuangan, Investasi & Manajemen Risiko <i>Director of Finance, Investment & Risk Management</i>	I. Rusdonobanu
Kepala Divisi Akuntansi dan PKBL <i>Head of Accounting and PKBL Division</i>	Diana Mayawati
Kepala Bagian PKBL <i>Head of PKBL Unit</i>	Lies Nun Heriyatsyah
Kepala Seksi PK <i>Partnership Program Unit Head</i>	Irma Hartati
Kepala Seksi Bina Lingkungan <i>Community Development Program Unit Head</i>	Eka Marta Fitria
Staf PKBL <i>PKBL Staff</i>	Retno Indriani



KEGIATAN UNIT PKBL

PKBL UNIT ACTIVITIES

Kegiatan Unit PKBL Perum Jaminan Kredit Indonesia pada tahun buku 2018 meliputi kegiatan Program Kemitraan dan Bina Lingkungan. Pengelolaan Program Bina Lingkungan Perum Jaminan Kredit Indonesia dilaksanakan 56 Cabang dan Kantor Pusat sedangkan penyaluran Pinjaman Kemitraan dilaksanakan oleh:

1. Kantor Pusat Jakarta, meliputi wilayah Jakarta, Bogor, Bekasi, dan Banten;
2. Kantor Cabang Bandung, meliputi wilayah Propinsi Jawa Barat;
3. Kantor Cabang Semarang, meliputi wilayah Propinsi Jawa Tengah dan Daerah Istimewa Yogyakarta;
4. Kantor Cabang Surabaya, meliputi wilayah Propinsi Jawa Timur.
5. Kantor Cabang Makassar, meliputi Propinsi Sulawesi Selatan, Sulawesi Tenggara, dan Sulawesi Tengah;
6. Kantor Cabang Pekanbaru, meliputi wilayah Riau dan Sumatra Barat;
7. Kantor Cabang Palembang, meliputi wilayah Sumatra Selatan;
8. Kantor Cabang Samarinda, meliputi wilayah Kalimantan Timur;
9. Kantor Cabang Pontianak, meliputi wilayah Kalimantan Barat dan Kalimantan Tengah;
10. Kantor Cabang Denpasar, meliputi wilayah Bali;
11. Kantor Cabang Medan, meliputi wilayah Sumatra Utara;
12. Kantor Cabang Kupang, meliputi wilayah Nusa Tenggara Timur;
13. Kantor Cabang Mataram, meliputi wilayah Nusa Tenggara Barat;
14. Kantor Cabang Banjarmasin, meliputi wilayah Kalimantan Selatan;
15. Kantor Cabang Jayapura, meliputi wilayah Papua;
16. Kantor Cabang Palangkaraya, meliputi wilayah Kalimantan Tengah;
17. Kantor Cabang Jambi, meliputi wilayah Jambi;
18. Kantor Cabang Manado, meliputi wilayah Sulawesi Utara.
19. Kantor Cabang Kediri, meliputi wilayah Kediri.
20. Kantor Cabang Padang, meliputi wilayah Sumatra Barat;
21. Kantor Cabang Yogyakarta, meliputi wilayah Yogyakarta.

Perum Jamkrindo's PKBL Unit activities in the 2018 financial year include Community Development and Partnership Program activities. The management of the Community Development Program for Perum Jamkrindo was carried out by 56 Branches and the Headquarters while the distribution of Partnership Loans was carried out by:

1. *Jakarta Head Office, covering the areas of Jakarta, Bogor, Bekasi and Banten;*
2. *Bandung Branch Office, covering the area of West Java Province;*
3. *Semarang Branch Office, covering the area of Central Java Province and Yogyakarta Special Region;*
4. *Surabaya Branch Office, covering East Java Province.*
5. *Makassar Branch Office, covering South Sulawesi, Southeast Sulawesi and Central Sulawesi Provinces;*
6. *Pekanbaru Branch Offices, covering Riau and West Sumatra regions;*
7. *Palembang Branch Office, covering the area of South Sumatra;*
8. *Samarinda Branch Office, covering East Kalimantan;*
9. *Pontianak Branch Office, covering the area of West Kalimantan and Central Kalimantan;*
10. *Denpasar Branch Office, covering the area of Bali;*
11. *Medan Branch Office, covering the area of North Sumatra;*
12. *Kupang Branch Office, covering the East Nusa Tenggara region;*
13. *Mataram Branch Office, covering the area of West Nusa Tenggara;*
14. *Banjarmasin Branch Office, covering the area of South Kalimantan;*
15. *Jayapura Branch Office, covering the Papua region;*
16. *Palangkaraya Branch Office, covering the Central Kalimantan region;*
17. *Jambi Branch Office, covering Jambi area;*
18. *Manado Branch Office, covering the area of North Sulawesi.*
19. *Kediri Branch Office, covering the Kediri region.*
20. *Padang Branch Office, covering the area of West Sumatra;*
21. *Yogyakarta Branch Office, covering the Yogyakarta area.*

RENCANA KERJA PKBL

PKBL WORK PLAN

SASARAN, KEBIJAKAN, DAN STRATEGI PENYALURAN PROGRAM KEMITRAAN

1. Sasaran
 - » Tersalurkannya dana Program Kemitraan di seluruh unit kerja Perum Jamkrindo sesuai dengan Rencana Kerja dan Anggaran (RKA) Tahun 2018 sebesar Rp9.300.000.000.
 - » Adanya penyebaran penyaluran dana Program Kemitraan ke seluruh Kanca Perum Jamkrindo.
2. Strategi
 - » Intensifikasi Program Kemitraan dengan mengoptimalkan pelaksanaan Program Kemitraan agar mitra binaan menjadi lebih tangguh dan mandiri, antara lain:
 - Meningkatkan kemampuan manajemen dan produksi mitra binaan dengan mengikutsertakan dalam pelatihan manajemen dan keuangan serta memberikan bantuan konsultasi manajemen sesuai dengan kemampuan SDM perusahaan.
 - Meningkatkan akses pemasaran hasil produksi mitra binaan dengan mengikutsertakan dalam kegiatan promosi/pameran serta melakukan upaya pemasaran hasil produksi mitra binaan melalui peran perusahaan berskala nasional.
 - Meningkatkan pembinaan yang berkesinambungan dengan melakukan kunjungan ke lokasi usaha mitra binaan secara kontinu untuk melakukan evaluasi dan melihat perkembangan usaha dan permasalahan yang dihadapi serta membantu memberikan saran/solusi perbaikan, dan mengintensifkan penagihan kepada mitra binaan dengan tetap memperhatikan kondisi mitra binaan.
 - » Ekstensifikasi Program Kemitraan dengan mencari calon mitra binaan yang potensial, berkualitas dan mempunyai prospek usaha yang menguntungkan melalui organisasi perdagangan dan industri milik pemerintah/swasta atau secara langsung oleh Perum Jamkrindo.
 - » Melakukan sinergi dengan BUMN Pembina lain atau pihak lain dalam pelaksanaan penyaluran dana Program Kemitraan antara lain dengan PT Permodalan Nasional Madani (PNM) di sektor pertanian.

TARGET, POLICY, AND DISTRIBUTION STRATEGY OF THE PARTNERSHIP PROGRAM

1. Target
 - » *Distribution of Partnership Program funds in all working units of Perum Jamkrindo in accordance with the Work Plan and Budget (RKA) of 2018 amounting to IDR9,300,000,000.*
 - » *The spread of the distribution of the Partnership Program funds to all Branch Offices of Perum Jamkrindo.*
2. Strategy
 - » *Intensification of the Partnership Program by optimizing the implementation of the Partnership Program so that the fostered partners become more resilient and independent. This includes:*
 - *Improving the management and production capabilities of fostered partners by participating in management and financial training and providing management consulting assistance in accordance with the capabilities of the Company's HR.*
 - *Increasing access to marketing of the products of the fostered partners by participating in promotional/exhibition activities and making efforts to market the products of the fostered partners through the role of national-scale companies.*
 - *Increasing continuous coaching by making continuous visits to business partners to evaluate and see the progress of their business and the problems faced, and help provide suggestions / remedial solutions, and intensify billing to fostered partners while taking into account the conditions of the fostered partners.*
 - » *Extensification of the Partnership Program by looking for potential, qualified, and prospective business partners who have profitable business prospects through government/private trade and industry organizations or directly by Perum Jamkrindo.*
 - » *Synergize with other Fostered SOEs or other parties in the implementation of the Partnership Program fund distribution, including with PT Permodalan Nasional Madani (PNM) in the agricultural sector.*

SASARAN, KEBIJAKAN, STRATEGI PENYALURAN PROGRAM BINA LINGKUNGAN

1. Sasaran
Tersalurnya dana Program Bina Lingkungan sesuai dengan RKA 2018 sebesar Rp14.600.000.000 di seluruh unit kerja Perum Jamkrindo sesuai program kerja dan *mandatory* BUMN dalam bentuk pemberian bantuan kepada masyarakat di sekitar wilayah kerja Perum Jamkrindo.
2. Strategi
Melaksanakan penyaluran dana Bina Lingkungan melalui kerja sama dengan Sinergi BUMN, pemerintahan setempat, yayasan, LSM maupun masyarakat.

TARGETS, POLICIES, AND DISTRIBUTION STRATEGIES OF COMMUNITY DEVELOPMENT PROGRAMS

1. Target
The distribution of Community Development Program funds is in accordance with the 2018 RKA of IDR14,600,000,000 in all work units of Perum Jamkrindo. This is in accordance with the work program and mandatory of the SOE in the form of providing assistance to the communities around the working area of Perum Jamkrindo.
2. Strategy
Carry out Community Development funds through collaboration with SOE Synergies, local governments, foundations, NGOs, and the community.

SUMBER DANA PKBL

PKBL FUNDS

Dana unit Program Kemitraan dan Bina Lingkungan adalah sebagai berikut:

1. Dana Program Kemitraan, bersumber dari:
 - a. Penyisihan sebagian laba bersih BUMN dan/atau;
 - b. Anggaran yang diperhitungkan sebagai biaya pada BUMN;
 - c. Saldo dana Program Kemitraan yang teralokasi sampai dengan akhir tahun 2015;
 - d. Jasa administrasi pinjaman/margin/bagi hasil dari Program Kemitraan;
 - e. Pelimpahan dana Program Kemitraan dari BUMN lain, jika ada;
 - f. Sumber lain yang sah.
2. Dana Program Bina Lingkungan, bersumber dari:
 - a. Saldo dana Program BL yang teralokasi sampai dengan akhir tahun 2015;
 - b. Hasil bunga deposito dan/atau;
 - c. Jasa giro dari dana Program BL yang masih tersisa dari dana Program BL tahun sebelumnya, jika ada.

Funds for the Partnership and Community Development Program unit are as follows:

1. *Funding for the Partnership Program, is from:*
 - a. *Provision for partial SOEs profits and/or;*
 - b. *The budget that is calculated as the cost of the SOE;*
 - c. *The Partnership Program funds balance which is allocated until the end of 2015;*
 - d. *Loan administration/margin/profit sharing services from the Partnership Program;*
 - e. *Fund delegation of Partnership Program of other SOEs, if any; and*
 - f. *Other legitimate sources.*
2. *Funds for the Community Development Program is from:*
 - a. *The balance of fund of the Community Development Program allocated until the end of 2015;*
 - b. *Results of deposit interest and/or;*
 - c. *Current account services from the remaining funds of the previous year's Community Development Program, if any.*

PENGGUNAAN DANA PKBL

USE OF PKBL FUNDS

Penggunaan dana PKBL dibedakan atas:

1. Dana Program Kemitraan, yang diberikan dalam bentuk pinjaman, yaitu:
 - a. Pinjaman: diberikan untuk membiayai modal kerja dan (atau) pembelian aset tetap dalam rangka meningkatkan produksi dan penjualan.
 - b. Pinjaman Tambahan: diberikan untuk membiayai kebutuhan yang bersifat jangka pendek dalam rangka memenuhi pesanan dari rekanan usaha Mitra Binaan.
 - c. Beban Pembinaan:
 - i. Untuk membiayai pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan hal-hal lain yang menyangkut peningkatan produktivitas Mitra Binaan serta untuk pengkajian/penelitian yang berkaitan dengan Program Kemitraan;
 - ii. Beban Pembinaan bersifat hibah dan besarnya paling banyak 20% (dua puluh persen) dari dana Program Kemitraan yang disalurkan pada tahun berjalan;
 - iii. Beban Pembinaan hanya dapat diberikan kepada atau untuk kepentingan Mitra Binaan.
2. Jumlah pinjaman untuk setiap Mitra Binaan dari Program Kemitraan paling banyak Rp200.000.000,00 (dua ratus juta rupiah)
3. Dana Program Bina Lingkungan, digunakan untuk tujuan yang memberikan manfaat kepada masyarakat di wilayah usaha BUMN dalam bentuk sebagai berikut:
 - a. Bantuan korban bencana alam;
 - b. Bantuan pendidikan, dapat berupa pelatihan, prasarana dan sarana pendidikan;
 - c. Bantuan peningkatan kesehatan;
 - d. Bantuan pengembangan prasarana dan/atau sarana umum;
 - e. Bantuan sarana ibadah;
 - f. Bantuan pelestarian alam; dan/atau
 - g. Bantuan sosial kemasyarakatan dalam rangka pengentasan kemiskinan, termasuk untuk:
 - i. Elektrifikasi di daerah yang belum teraliri listrik;
 - ii. Penyediaan sarana air bersih;
 - iii. Penyediaan sarana mandi cuci kakus (MCK);
 - iv. Bantuan pendidikan, pelatihan, pemagangan, promosi, dan bentuk bantuan lain yang terkait dengan upaya peningkatan kemandirian ekonomi usaha kecil selain Mitra Binaan Program Kemitraan;
 - v. Perbaikan rumah untuk masyarakat tidak mampu;
 - vi. Bantuan pembibitan untuk pertanian, peternakan dan perikanan; atau
 - vii. Bantuan peralatan usaha.

The use of PKBL funds is divided into:

1. *Partnership Program, which are given in the form of loans. They are:*
 - a. *Loans: given to finance working capital and (or) the purchase of fixed assets in order to increase production and sales.*
 - b. *Additional Loans: given to finance the needs of the joint short-term fund in order to fulfill orders from business partners of the Foster Partners.*
 - c. *Coaching Expenses:*
 - i. *To finance education, training, apprenticeship, marketing, promotion, and other matters relating to increasing the productivity of Foster Partners and for studies/research related to the Partnership Program;*
 - ii. *Fostering expenses: given in the form of grants of which amount is at most 20% (twenty percent) of the Partnership Program funds distributed in the current year;*
 - iii. *Fostering expenses can only be given to or for the benefit of the Fostered Partner.*
2. *The total loan for each Foster Partner from the Partnership Program shall be a maximum of IDR200,000,000.00 (two hundred million rupiah)*
3. *The Community Development Program Fund is used for the purpose of providing benefits to the community around the SOEs' business area. This is conducted in the following forms:*
 - a. *Assistance to victims of natural disasters;*
 - b. *Educational assistance; it can be in the form of training, and construction of educational infrastructure and facilities;*
 - c. *Health improvement assistance;*
 - d. *Assistance in developing infrastructure and/or public facilities;*
 - e. *Aid for religious facilities;*
 - f. *Nature conservation assistance; and / or*
 - g. *Social community assistance in the context of poverty alleviation, which includes:*
 - i. *Providing electricity in areas devoid of electricity;*
 - ii. *Provision of clean water facilities;*
 - iii. *Provision of public toilets;*
 - iv. *Educational, training, apprenticeship, promotion and other forms of assistance related to efforts to increase the economic independence of small businesses in addition to the Partnership Program of Fostered Partners;*
 - v. *Home improvement for the poor;*
 - vi. *Nursing assistance on agriculture, livestock and fisheries; or*
 - vii. *Assistance of business equipment.*

MEKANISME PENYALURAN DANA PKBL

DISTRIBUTION MECHANISM OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM FUND

Mekanisme penyaluran dana PKBL menurut PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 20 Juli 2017 adalah sebagai berikut:

1. Tata cara pemberian pinjaman dana Program Kemitraan:
 - a. Calon Mitra Binaan menyampaikan rencana penggunaan dana pinjaman dalam rangka pengembangan usahanya untuk diajukan kepada BUMN Pembina atau penyalur, dengan memuat paling sedikit data sebagai berikut:
 - i. Nama dan alamat unit usaha;
 - ii. Nama dan alamat pemilik/pengurus unit usaha;
 - iii. Bukti identitas diri pemilik/pengurus;
 - iv. Bidang usaha;
 - v. Izin usaha atau surat keterangan usaha dari pihak yang berwenang;
 - vi. Perkembangan kinerja usaha (arus kas, perhitungan pendapatan dan beban, neraca atau data yang menunjukkan keadaan keuangan serta hasil usaha);
 - vii. Rencana usaha dan kebutuhan dana; dan
 - viii. Surat Pernyataan tidak sedang menjadi Mitra Binaan BUMN Pembina lain.
 - b. Ketentuan sebagaimana dimaksud dalam huruf a angka 6), tidak diwajibkan bagi calon Mitra Binaan yang dibentuk atau berdiri sebagai pelaksanaan program BUMN Pembina, khusus untuk pengajuan pertama kali;
 - c. BUMN Pembina atau penyalur melaksanakan evaluasi dan seleksi atas permohonan yang diajukan oleh calon Mitra Binaan.
 - d. Dalam hal BUMN Pembina atau penyalur memperoleh calon Mitra Binaan yang potensial, sebelum dilakukan perjanjian pinjaman, calon Mitra Binaan tersebut harus terlebih dahulu menyelesaikan proses administrasi terkait dengan rencana pemberian pinjaman oleh BUMN Pembina atau penyalur bersangkutan;

The mechanism for distributing PKBL funds according to PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the Partnership Program and the State-Owned Enterprises Community Development Program dated July 20, 2017, is as follows:

1. *Procedures for granting loans to Partnership Program funds:*
 - a. *Prospective Partners submit a plan for loan usage to develop their business to be submitted to the Fostering SOE or distributor, which contains at least the following data:*
 - i. *Name and address of business unit;*
 - ii. *The name and address of the owner/manager of the business unit;*
 - iii. *Proof of identity of the owner/manager;*
 - iv. *Line of Business;*
 - v. *Business license or business certificate from the competent authority;*
 - vi. *Development of business performance (cash flow, calculation of income and expenses, balance sheet or data that shows the financial condition and results of operations);*
 - vii. *Business plan and funding needs; and*
 - viii. *The Statement that says that the business is not currently being a Fostered Partner of another Fostering SOEs.*
 - b. *Provisions as referred to in letter 'a' number (6), are not required for prospective Fostered Partners established as the implementation of the Fostering SOEs program, especially for the first time submission;*
 - c. *Fostering SOEs or distributors carry out evaluation and selection of requests submitted by prospective Fostered Partners.*
 - d. *In the event that the Fostering SOEs or distributor obtains a potential prospective Fostered Partner, before the loan agreement is made, the prospective Fostered Partner must first complete the administrative process related to the plan for lending demanded by the relevant Fostering SOEs or distributor;*

MEKANISME PENYALURAN DANA PKBL

DISTRIBUTION MECHANISM OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM FUND

- | | |
|---|--|
| <p>e. Pemberian pinjaman kepada calon Mitra Binaan dituangkan dalam surat perjanjian/kontrak yang paling sedikit memuat:</p> <ol style="list-style-type: none"> i. Nama dan alamat BUMN Pembina atau penyalur dan Mitra Binaan; ii. Hak dan kewajiban BUMN Pembina atau penyalur dan Mitra Binaan; iii. Jumlah pinjaman dan peruntukannya; dan iv. Syarat pinjaman (paling sedikit jangka waktu pinjaman, jadwal angsuran pokok dan jasa administrasi pinjaman); <p>f. BUMN Pembina atau Penyalur dilarang memberikan pinjaman kepada calon Mitra Binaan yang menjadi Mitra Binaan BUMN Pembina lain.</p> <p>2. Besarnya jasa administrasi pinjaman dana Program Kemitraan sebesar 3% (tiga persen) per tahun dari saldo pinjaman awal tahun atau ditetapkan lain oleh Menteri.</p> <p>3. Apabila pinjaman/pembiayaan diberikan berdasarkan prinsip jual beli maka proyeksi margin yang dihasilkan disetarakan dengan margin sebesar jasa administrasi sebagaimana dimaksud pada ayat (2).</p> <p>4. Apabila pinjaman/pembiayaan diberikan berdasarkan prinsip bagi hasil maka rasio bagi hasilnya untuk BUMN Pembina adalah mulai dari 10% (sepuluh persen) (10 : 90) sampai dengan paling banyak 50% (lima puluh persen) (50 : 50) berdasarkan perjanjian</p> | <p>e. <i>The loan given to prospective Fostered Partners is stated in a letter of agreement/contract that contains at least the followings:</i></p> <ol style="list-style-type: none"> i. <i>Name and address of the Fostering SOEs or distributor and Fostered Partner;</i> ii. <i>The rights and obligations of Fostering SOEs or distributors and Fostered Partners;</i> iii. <i>3. Amount of loan and its allotment; and</i> iv. <i>4. The loan terms (which contain at least the loan period, principal installment schedule, and loan administration services);</i> <p>f. <i>Fostering SOEs or Distributors are prohibited from providing loans to prospective Fostered Partners who are fostered by other Fostering SOEs.</i></p> <p>2. <i>The amount of the administration services for the Partnership Program funds is 3% (three percent) per year from the loan balance at the beginning of the year or otherwise stipulated by the Minister.</i></p> <p>3. <i>If the loan/financing is given based on the principle of buying and selling, then the projection of the resulting margin is equal to the margin of administrative services as referred to in paragraph (2).</i></p> <p>4. <i>If the loan / financing is given based on the principle of profit sharing then the profit sharing ratio for the Fostering SOEs starts at 10% (ten percent) (10 : 90) with a maximum of 50% (fifty percent) (50:50) based on the agreement</i></p> |
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Adapun tata cara pemberian dana Program Bina Lingkungan di Perum Jamkrindo sesuai Peraturan Direksi Perum Jamkrindo Nomor 29/Per-Dir/VIII/2017 tanggal 25 Agustus 2017 tentang Pedoman Akuntansi dan *Standard Operating Procedure* (SOP) Program Kemitraan dan Bina Lingkungan Perusahaan Umum (Perum) Jaminan Kredit Indonesia adalah sebagai berikut:

1. Setiap calon penerima Bantuan Program Bina Lingkungan harus mengajukan permohonan Bantuan Program Bina Lingkungan dalam bentuk proposal yang ditujukan kepada Direksi yang membawahi unit PKBL bagi calon penerima bantuan Program BL yang berdomisili di wilayah usaha Kantor Pusat atau Kantor Cabang. Untuk bantuan bencana alam dimungkinkan tidak menggunakan proposal tetapi didasarkan atas memorandum pengajuan Unit PKBL Kantor Pusat,

The procedures for distributing Community Development Program funds at Perum Jamkrindo which are in accordance with the Directors Regulation of Perum Jamkrindo Number 29 / Per-Dir / VIII / 2017 dated August 25, 2017, concerning Accounting Guidelines and Partnership and Community Development Programs for Perum Jamkrindo are as follows:

1. *Every prospective recipient of the assistance of Community Development Program must submit an application for assistance of Community Development Program in the form of a proposal addressed to the Board of Directors who oversees the PKBL unit for prospective recipients of the Community Development Program domiciled in the business area of the Head Office or Branch Office. For natural disaster assistance it is possible not to use proposals but based on the memorandum of submission of the Head Office's PKBL Unit,*

2. Permohonan Bantuan Program Bina Lingkungan sebagaimana dimaksud pada butir 1 sekurang-kurangnya memuat informasi mengenai tujuan dan manfaat bantuan Program Bina Lingkungan bagi masyarakat, lingkungan dan/atau Perusahaan serta jumlah kebutuhan dana,
 3. Kantor Pusat atau kantor Cabang melakukan pengadministrasian permohonan Bantuan Program Bina Lingkungan,
 4. Kantor Pusat atau Kantor Cabang meneliti kelengkapan persyaratan permohonan Bantuan Program Bina Lingkungan dan memberitahukan kepada calon penerima Bantuan Program Bina Lingkungan apabila belum memenuhi persyaratan yang ditetapkan,
 5. Apabila permohonan Bantuan Program Bina Lingkungan telah memenuhi persyaratan maka diproses lebih lanjut oleh Kantor Pusat atau Kantor Cabang dengan melakukan survei atas permohonan Bantuan Program Bina Lingkungan dalam rangka menganalisa kelayakan kegiatan yang akan dilaksanakan calon penerima bantuan Program Bina Lingkungan dan menyampaikan laporan hasil analisa kelayakan kegiatan tersebut kepada Direksi yang membawahi Unit PKBL atau Kepala Cabang untuk mendapat rekomendasi,
 6. Apabila Direksi yang membawahi Unit PKBL atau Kepala Cabang tidak menyetujui permohonan bantuan Program Bina Lingkungan, maka Kantor Pusat atau Kantor Cabang menerbitkan surat penolakan yang ditandatangani oleh Direksi yang membawahi Unit PKBL atau Kepala Cabang,
 7. Apabila Direksi yang membawahi Unit PKBL atau Kepala Cabang menyetujui permohonan Bantuan Program Bina Lingkungan, maka Kantor Pusat atau Kantor Cabang menerbitkan surat persetujuan yang ditandatangani oleh Kepala Divisi yang membawahi Unit PKBL atau Kepala Cabang.
2. *Application for Community Development Program assistance as referred to in point 1 must at least contain information regarding the purpose and benefits of Community Development Program assistance for the community, environment and/or the Company, as well as the amount of funding requirements,*
 3. *Head Office or Branch Office administers the application for Assistance for Community Development Programs,*
 4. *The Head Office or Branch Office examines the completeness of the requirements for the application for the Community Development Program and notifies the prospective recipient of the Community Development Program if it has not fulfilled the stipulated requirements,*
 5. *If the request for assistance of Community Development Program has been fulfilled, then it is further processed by the Head Office or Branch Office by conducting a survey on the application to analyze the feasibility of the activities to be carried out by the prospective recipient of the Community Development Program and report the feasibility analysis to the member of the Board of Directors in charge of the PKBL Unit or Head of Branch Office to get recommendations,*
 6. *If the Board of Directors in charge of the PKBL Unit or Branch Manager does not approve the request for assistance in the Community Development Program, the Head Office or Branch Office issues a rejection letter signed by the Board of Directors in charge of the PKBL Unit or Branch Head.*
 7. *If the Board of Directors in charge of the PKBL Unit or Branch Head approves the application for the Community Development Program, the Head Office or Branch Office issues a letter of approval signed by the Head of Division in charge of the PKBL Unit or Branch Manager.*

**REALISASI PROGRAM KEMITRAAN
DAN BINA LINGKUNGAN (PKBL)
*REALIZATION OF PARTNERSHIP
AND COMMUNITY DEVELOPMENT
PROGRAMS (PKBL)***



PROGRAM KEMITRAAN

PARTNERSHIP PROGRAM



RENCANA PROGRAM

Rencana Program Kemitraan Perum Jamkrindo merujuk pada Peraturan Menteri BUMN No. PER-08/MBU/2013 tanggal 10 September 2013 tentang Perubahan Keempat Atas Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-05/MBU/2007 tentang Program Kemitraan Badan Usaha Milik Negara Dengan Usaha Kecil dan Program Bina Lingkungan, yang diperbarui melalui Peraturan Menteri Badan Usaha Milik Negara No. PER-09/NIBU/07/2015 tanggal 3 Juli 2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara, diperbarui kembali dengan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-03/MBU/12/2016 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 19 Desember 2016, dan terakhir diperbarui melalui Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 20 Juli 2017.

PROGRAM PLAN

Partnership Program Plan for Perum Jamkrindo refers to the Minister of SOEs Regulation No. PER-08 / MBU / 2013 dated September 10, 2013 concerning the Fourth Amendment to the Regulation of the State Minister of State-Owned Enterprises No. PER-05 / MBU / 2007 concerning the Partnership Program of State-Owned Enterprises with Small Businesses and the Community Development Program, which is renewed through the Minister of State-Owned Enterprises Regulation No. PER-09 / NIBU / 07/2015 dated July 3, 2015, concerning the State-Owned Enterprises Partnership and Community Development Program, which was renewed with the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-03 / MBU / 12/2016 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprises' Partnership and Community Development Program dated December 19, 2016, and was last updated through the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprises' Partnership and Community Development Program on July 20, 2017.

PROGRAM KEMITRAAN
PARTNERSHIP PROGRAM

Program Kemitraan BUMN dengan Usaha Kecil, yang selanjutnya disebut Program Kemitraan, adalah program untuk meningkatkan kemampuan usaha kecil agar menjadi tangguh dan mandiri melalui pemanfaatan dana dari bagian laba BUMN. Usaha kecil adalah kegiatan ekonomi rakyat yang berskala kecil dan memenuhi kriteria kekayaan bersih atau hasil penjualan tahunan serta kepemilikan sebagaimana diatur dalam Permen No. PER-02/MBU/7/2017.

Tanggung jawab terhadap mitra binaan diwujudkan dalam bentuk pembinaan mitra binaan. Sumber dana untuk pembinaan mitra binaan adalah Dana Pembinaan Program Kemitraan, yaitu maksimal sebesar 20% dari dana Program Kemitraan yang disalurkan dalam tahun berjalan.

Perum Jamkrindo merencanakan program kemitraan antara lain meliputi pemberian pinjaman untuk membiayai modal kerja dan atau pembelian aset tetap dalam rangka meningkatkan produksi dan penjualan, pemberian bantuan dalam bentuk hibah untuk pembiayaan pendidikan, pelatihan, pemagangan, pemasaran, promosi, dan hal-hal lain yang menyangkut peningkatan produktivitas Mitra Binaan.

Bagi calon Mitra Binaan yang hendak mengajukan permohonan dana kemitraan, kriteria yang harus dipenuhi adalah sebagai berikut:

1. Memiliki kekayaan bersih paling banyak Rp500.000.000 (lima ratus juta rupiah), tidak termasuk tanah dan bangunan tempat usaha atau memiliki hasil penjualan tahunan paling banyak Rp2.500.000.000 (dua miliar lima ratus juta rupiah);
2. Milik Warga Negara Indonesia;
3. Berdiri sendiri, bukan merupakan anak perusahaan atau cabang perusahaan yang dimiliki, dikuasai, atau berafiliasi baik langsung maupun tidak langsung dengan Usaha Menengah atau Usaha Besar;
4. Berbentuk usaha orang perseorangan, badan usaha yang tidak berbadan hukum, atau badan usaha yang berbadan hukum, termasuk usaha mikro dan koperasi;
5. Mempunyai potensi dan prospek usaha untuk dikembangkan;
6. Telah melakukan kegiatan usaha minimal 6 (enam) bulan;
7. Belum memenuhi persyaratan perbankan atau Lembaga Keuangan Non-Bank;

The SOE Partnership Program with Small Businesses, hereinafter referred to as the Partnership Program, is a program to improve the capacity of small businesses to become resilient and independent through the use of funds from the SOE profit. Small businesses are small-scale economic activities of the people which fulfill the criteria of net worth or annual sales proceeds and ownership as stipulated in Minister Regulation No. PER-02 / MBU / 7/2017.

Responsibility towards the fostered partners is manifested in the form of fostering partners. The source of funds for fostering partners is the Partnership Program Development Fund, which is a maximum of 20% of the Partnership Program funds distributed in the current year.

Perum Jamkrindo plans a partnership program which includes providing loans to finance working capital and or purchasing fixed assets in order to increase production and sales, providing assistance in the form of grants to finance education, training, apprenticeship, marketing, promotion, and other matters relating to increased productivity of Fostered Partners.

For prospective Fostered Partners who wish to apply for partnership funds, the criteria which must be met are as follows:

1. *Has a net worth of at most IDR500,000,000 (five hundred million rupiahs), excluding land and buildings of business premises or having annual sales of a maximum of IDR2,500,000,000 (two billion five hundred million rupiahs);*
2. *Owned by Indonesian Citizens;*
3. *Stand alone, not a subsidiary or branch of a company that is owned, controlled or affiliated, either directly or indirectly, with a Medium or Large Business;*
4. *It must be in the form of individual businesses, business entities that are not legal entities, or business entities incorporated as legal entities; that includes business enterprises and cooperatives;*
5. *The business is potential and has prospects to be developed;*
6. *Has carried out business activities for at least 6 (six) months;*
7. *Not meeting banking requirements or Non-Bank Financial Institutions;*

REALISASI PROGRAM

Penyaluran Program Kemitraan Tahun 2018

Dari pelaksanaan Program Kemitraan di seluruh Kantor Cabang Perusahaan di Indonesia, Perum Jamkrindo telah menyalurkan dana Program Kemitraan sebesar Rp5.413.000.000, turun 31,25% dibanding tahun 2017, dengan penyaluran Program Kemitraan sebesar Rp7.874.000.000. Dibandingkan dengan RKA Tahun 2018 sebesar Rp9.300.000.000, maka realisasi Program Kemitraan tercatat sebesar 58,20%. Dana disalurkan kepada Mitra Binaan untuk berbagai sektor usaha. Dalam pelaksanaan penyaluran dana Program Kemitraan, bagian PKBL Perum Jamkrindo melakukan kerja sama dengan PT Permodalan Nasional Madani (PNM).

Dana Program Kemitraan disalurkan ke tujuh sektor usaha mitra binaan sebagai berikut:

1. Sektor Industri
2. Sektor Perdagangan
3. Sektor Pertanian
4. Sektor Peternakan
5. Sektor Perkebunan
6. Sektor Perikanan
7. Sektor Jasa

Realisasi penyaluran dana Program Kemitraan sesuai sektor usaha mitra usaha selama tahun 2018 adalah sebagai berikut:

No	Uraian Description	2018		2017		Kenaikan/ Penurunan Increase/Decrease	
		MB	Jumlah Total Rp	MB	Jumlah Total Rp	MB	Jumlah Total %
		1	2	3	4	1-3/3	2-4/4
1	Sektor Industri Industrial Sector	31	1.435.000.000	12	640.000.000	158,33%	124,22%
2	Sektor Perdagangan Trade Sector	52	1.738.000.000	107	4.218.000.000	(51,40%)	(58,80%)
3	Sektor Pertanian Agriculture Sector	0	0	7	330.000.000	(100,00%)	(100,00%)
4	Sektor Peternakan Livestock Sector	7	330.000.000	6	250.000.000	16,67%	32,00%

PROGRAM REALIZATION

Distribution of the Partnership Program in 2018

From the implementation of the Partnership Program in all of the Company's Branch Offices in Indonesia, Perum Jamkrindo has distributed Partnership Program funds of IDR5,413,000,000, which is a decrease by 31.25% compared to 2017 distribution of the Partnership Program amounting to IDR7,874,000,000. Compared to the 2018 Work Plan and Budget of IDR9,300,000,000, the realization of the Partnership Program was recorded at 58.20%. Funds are channeled to Fostered Partners for various business sectors. In carrying out the distribution of the Partnership Program funds, the Partnership and Community Development Program Unit of Perum Jamkrindo collaborated with PT Permodalan Nasional Madani (PNM).

The Partnership Program funds are channeled to the seven business sectors of the fostered partners as follows:

1. Industrial Sector
2. Trade Sector
3. Agricultural Sector
4. Livestock Sector
5. Plantation Sector
6. Fisheries Sector
7. Service Sector

The realization of the distribution of the Partnership Program funds according to the business partners' business sector in 2018 is as follows:

PROGRAM KEMITRAAN
PARTNERSHIP PROGRAM

No	Uraian Description	2018		2017		Kenaikan/ Penurunan Increase/Decrease	
		MB	Jumlah Total Rp	MB	Jumlah Total Rp	MB	Jumlah Total %
		1	2	3	4	1-3/3	2-4/4
5	Sektor Perkebunan Plantation Sector	43	1.270.000.000	20	1.000.000.000	115,00%	27,00%
6	Sektor Perikanan Fisheries Sector	0	0	0	0	-	-
7	Sektor Jasa Service Sector	20	640.000.000	43	1.436.000.000	(53,49%)	(55,43%)
Jumlah Total		153	5.413.000.000	195	7.874.000.000	(21,54%)	(31,25%)

Sementara itu, realisasi penyaluran dana Program Kemitraan selama tahun 2018 dilakukan oleh 21 Kantor Cabang, meningkat dibanding tahun sebelumnya, yang dilakukan oleh 18 Kantor Cabang. Berikut adalah realisasi penyaluran dana Program Kemitraan berdasarkan Kantor Cabang Perum Jamkrindo selama 5 (lima) tahun terakhir:

The realization of the distribution of Partnership Program funds in 2018 was carried out by 21 Branch Offices, which is an increase compared to the previous year of 18 Branch Offices. The following is the realization of the distribution of the Partnership Program funds based on the Perum Jamkrindo Branch Office for the past 5 (five) years:

No.	Kantor Cabang Branch Office	2018	2017	2016	2015	2014
1	Jakarta	340.000.000	1.905.000.000	1.435.000.000	1.470.000.000	1.095.000.000
2	Bandung	1.290.000.000	415.000.000	480.000.000	-	50.000.000
3	Semarang	375.000.000	655.000.000	630.000.000	490.000.000	510.000.000
4	Surabaya	150.000.000	200.000.000	790.000.000	780.000.000	590.000.000
5	Makassar	112.000.000	490.000.000	655.000.000	80.000.000	230.000.000
6	Pekanbaru	185.000.000	448.000.000	315.000.000	540.000.000	91.000.000
7	Palembang	420.000.000	730.000.000	1.055.000.000	525.000.000	630.000.000
8	Pontianak	40.000.000	513.000.000	735.000.000	630.000.000	525.000.000
9	Samarinda	245.000.000	635.000.000	490.000.000	305.000.000	285.000.000
10	Denpasar	95.000.000	1.050.000.000	185.000.000	415.000.000	320.000.000
11	Medan	160.000.000	190.000.000	460.000.000	495.000.000	360.000.000
12	Banjarmasin	145.000.000	170.000.000	70.000.000	250.000.000	95.000.000
13	Palangkaraya	126.000.000	158.000.000	263.000.000	45.000.000	85.000.000
14	Mataram	30.000.000	-	15.000.000	-	-
15	Kupang	1.030.000.000	-	97.279.000	-	96.000.000
16	Papua	20.000.000	70.000.000	280.000.000	-	80.000.000

No.	Kantor Cabang Branch Office	2018	2017	2016	2015	2014
17	Jambi	100.000.000	80.000.000	60.000.000	50.000.000	102.000.000
18	Manado	-	165.000.000	130.000.000	273.000.000	100.000.000
19	Padang	500.000.000	-	-	-	-
20	Yogyakarta	30.000.000	-	-	-	-
21	Kediri	20.000.000	-	-	-	-
Jumlah Total		5.413.000.000	7.874.000.000	8.145.279.000	6.348.000.000	5.244.000.000

Efektivitas Pembinaan

Efektivitas pembinaan terhadap efektivitas pengelolaan Program Kemitraan diukur dengan 2 (dua) cara berikut:

Efektivitas Penyaluran Dana

Effectiveness of the Postering Program

The effectiveness of the fostering program on the management of the Partnership Program is measured in 2 (two) ways:

Effectiveness of Funds Distribution

			2018	2017
Jumlah dana yang disalurkan <i>Total funds distributed</i>	X	100%		
Jumlah dana yang tersedia <i>Total available fund</i>				
5.413.000.000	X	100% =	34,83	
15.539.891.571				
7.874.000.000	X	100% =		48,82
16.130.076.906				

Jumlah dana yang disalurkan *Total fund distributed*

Penyaluran pinjaman Loan distribution	5.413.000.000	7.874.000.000
Dana Pembinaan Kemitraan Partnership Fostering fund	-	-
Jumlah dana yang disalurkan Total loan distributed	5.413.000.000	7.874.000.000

Jumlah dana yang tersedia
Total available fund

 (dalam Rupiah penuh)
(in full IDR)

Uraian Description	2018	2017
Jumlah dana yang tersedia Total available fund		
Saldo awal dana Initial balance of funds	8.212.102.858	7.875.273.767
Alokasi penyisihan laba yang diterima Allocation of profit provision	-	1.000.000.000
Pengembalian pinjaman mitra binaan Returning loans from fostered partners	6.883.987.776	6.698.503.303
Pendapatan jasa administrasi pinjaman Income from loan administration services	443.800.937	556.299.836
Jumlah dana yang tersedia Total available fund	15.539.891.571	16.130.076.906

Berdasarkan Keputusan Menteri Keuangan No. 198/KMK.016/1998 tanggal 24 Maret 1998 yang telah diperbaharui dengan Peraturan Menteri BUMN No. PER-10/MBU/2014 tanggal 25 Juli 2014 tentang Indikator Penilaian Tingkat Kesehatan Badan Usaha Milik Negara, tingkat kinerja pelaksanaan Program Kemitraan memperoleh skor 0 (Nol).

Based on the Decree of the Minister of Finance No. 198 / KMK.016 / 1998 dated March 24, 1998, which has been updated with the Regulation of the Minister of SOEs No. PER-10 / MBU / 2014 dated July 25, 2014, concerning Indicators for Assessing the Soundness of State-Owned Enterprises, the level of performance of the implementation of the Partnership Program gained the score of 0 (Zero).

Penyerapan Usage	>90	85 s.d. 90	80 s.d.85	<80
Skor Score	3	2	1	0

Tingkat Kolektibilitas Penyaluran Piutang

Collectability Level of Accounts Receivable Distribution

Aspek kinerja ini diukur melalui rasio (dalam persentase) antara jumlah Nilai Tertimbang (NT) dan jumlah piutang Mitra Binaan. Adapun indikator yang ditetapkan untuk menilai kinerja penyaluran dana tersebut adalah sebagai berikut:

This performance aspect is measured by the ratio (in percentage) of the number of Weighted Values (NT) and the number of accounts of the Fostered Partners. The indicators used to assess the performance of the distribution of funds are as follows:

Tingkat Pengembalian Return Rate %	>70	40 s.d. 70	10 s.d 40	<10
Skor Score	3	2	2	0

Weighted Value (NT) is obtained from the multiplication of the

Nilai Tertimbang (NT) diperoleh dari penjumlahan hasil perkalian nilai piutang Mitra Binaan dengan nilai bobot kolektibilitas masing-masing piutang.

value of the Fostered Partner's receivables with the collectibility weight value of each receivable.

Saldo pinjaman per 31 Desember 2018 dan rata-rata tertimbang adalah sebagai berikut:

The loan balance as of December 31, 2018, and its weighted average is as follows:

Kolektibilitas Piutang <i>Collectibility of Receivables</i>	Jumlah Piutang <i>Amount of Receivables</i>	Bobot <i>Weight Value</i> %	Rata-rata Tertimbang <i>Weighted Average</i>
Lancar <i>Current</i>	7.858.049.168	100	7.858.049.168
Kurang Lancar <i>Substandard</i>	3.640.323.851	75	2.730.242.888
Diragukan <i>Doubtful</i>	160.915.408	25	40.228.852
Macet <i>Bad</i>	4.750.204.818	0	-
Jumlah Total	16.409.493.244		10.628.520.908

Tingkat kolektibilitas pengembalian pinjaman adalah:

The loan balance as of December 31, 2018, and its weighted average is as follows.

Rata-rata tertimbang piutang <i>Weighted average of accounts receivable</i>	X	100%	
Jumlah pinjaman yang disalurkan <i>Total loan disbursed</i>			
10.628.520.908	X	100%	=
16.409.493.244			64,77% ; skor/score= 2

PROGRAM KEMITRAAN
 PARTNERSHIP PROGRAM

Saldo pinjaman per 31 Desember 2017 dan rata-rata tertimbang adalah sebagai berikut:

The loan balance as of 31 December 2017 and its weighted average are as follows:

Kolektibilitas Piutang <i>Collectibility of Receivables</i>	Jumlah Piutang <i>Amount of Receivables</i>	Bobot <i>Weight Value</i> %	Rata-rata Tertimbang <i>Weighted Average</i>
Lancar <i>Current</i>	11.077.775.610	100	11.077.775.610
Kurang Lancar <i>Substandard</i>	2.808.016.412	75	2.106.012.309
Diragukan <i>Doubtful</i>	58.918.750	25	14.729.688
Macet <i>Bad</i>	3.935.770.252	0	-
Jumlah Total	17.880.481.024		13.198.517.607

Tingkat kolektibilitas pengembalian pinjaman adalah:

The collectability rate of loan repayments is:

Rata-rata tertimbang piutang <i>Weighted average of accounts receivable</i>	X	100%	=	73,82% ; skor/score= 3
Jumlah pinjaman yang disalurkan <i>Total loan disbursed</i>				
13.198.517.607	X	100%	=	73,82% ; skor/score= 3
17.880.481.024				

Dengan demikian skor Tingkat Kolektibilitas Pengembalian adalah : 2 sehingga tingkat Kinerja Program Pembinaan Tahun 2018 diperkirakan dengan Total Skor (TS) = 2.

Thus, the Collectability score of Return Payment is 2. So, the Performance Level of the 2018 Fostering Program is estimated with a Total Score (TS) = 2.

PROGRAM BINA LINGKUNGAN

COMMUNITY DEVELOPMENT PROGRAM



RENCANA PROGRAM

Rencana Program Bina Lingkungan Perum Jamkrindo merujuk pada Peraturan Menteri BUMN No. PER-08/MBU/2013 tanggal 10 September 2013 tentang Perubahan Keempat Atas Peraturan Menteri Negara Badan Usaha Milik Negara No. PER-05/MBU/2007 tentang Program Kemitraan Badan Usaha Milik Negara Dengan Usaha Kecil dan Program Bina Lingkungan, yang diperbarui melalui Peraturan Menteri Badan Usaha Milik Negara No. PER-09/NIBU/07/2015 tanggal 3 Juli 2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara, diperbarui kembali dengan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-03/MBU/12/2016 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 19 Desember 2016, dan terakhir

PROGRAM PLAN

The Community Development Program Plan of Perum Jamkrindo refers to the Regulation of the Minister of SOEs No. PER-08 / MBU / 2013 dated September 10, 2013, concerning the Fourth Amendment to the Regulation of the State Minister for State-Owned Enterprises No. PER-05 / MBU / 2007 concerning the Partnership Program of State-Owned Enterprises with Small Businesses and the Community Development Program, which is renewed through the Minister of State-Owned Enterprises Regulation No. PER-09 / NIBU / 07/2015 dated July 3, 2015, concerning the Partnership Program and the Community Development Program of State-Owned Enterprises, which was renewed with the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-03 / MBU / 12/2016 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprise Partnership and Community Development

PROGRAM BINA LINGKUNGAN
COMMUNITY DEVELOPMENT PROGRAM

diperbarui melalui Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia No. PER-02/MBU/7/2017 tentang Perubahan Kedua Atas Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara tanggal 20 Juli 2017.

Program Bina Lingkungan adalah program pemberdayaan kondisi sosial masyarakat di sekitar wilayah Kantor Perum Jamkrindo, yang diselenggarakan melalui pemanfaatan dana dari bagian laba Perusahaan. Hal ini dilakukan berdasarkan atas kesadaran Perusahaan akan pentingnya keberadaan masyarakat di sekitar Perusahaan, serta Permen BUMN No. PER-02/MBU/7/2017.

Program Bina Lingkungan yang direncanakan Perum Jamkrindo meliputi 7 (tujuh) jenis bantuan sebagai berikut:

1. Bantuan korban bencana alam;
2. Bantuan pendidikan, dapat berupa pelatihan, prasarana dan sarana pendidikan;
3. Bantuan peningkatan kesehatan;
4. Bantuan pengembangan prasarana dan/ atau sarana umum;
5. Bantuan sarana ibadah;
6. Bantuan pelestarian alam; dan/atau
7. Bantuan sosial kemasyarakatan dalam rangka pengentasan kemiskinan, termasuk untuk:
 - a. Elektrifikasi di daerah yang belum teraliri listrik;
 - b. Penyediaan sarana air bersih;
 - c. Penyediaan sarana mandi cuci kakus (MCK);
 - d. Bantuan pendidikan, pelatihan, pemagangan, promosi, dan bentuk bantuan lain yang terkait dengan upaya peningkatan kemandirian ekonomi usaha kecil selain Mitra Binaan Program Kemitraan;
 - e. Perbaikan rumah untuk masyarakat tidak mampu;
 - f. Bantuan pembibitan untuk pertanian, peternakan dan perikanan; atau
 - g. Bantuan peralatan usaha.

Program dated December 19, 2016, and was last updated through the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-02 / MBU / 7/2017 concerning the Second Amendment to the Regulation of the Minister of State-Owned Enterprises No. PER-09 / MBU / 07/2015 concerning the State Owned Enterprises' Partnership and Community Development Program on July 20, 2017.

The Community Development Program is a social condition empowerment program for the community around the area of the Perum Jamkrindo Office, which is organized through the use of funds from the Company's profit. This was done based on the Company's awareness of the importance of the existence of the community around the Company, as well as on the Minister of State-Owned Enterprises Regulation No. PER-02 / MBU / 7/2017.

The Community Development Program planned by the Jamkrindo Corporation includes 7 (seven) types of assistance:

1. *Assistance to victims of natural disasters;*
2. *Educational assistance; it can be in the form of training, and construction of infrastructure and educational facilities;*
3. *Health improvement assistance;*
4. *Assistance in developing infrastructure and/or public facilities;*
5. *Aid for religious facilities;*
6. *Nature conservation assistance; and / or*
7. *Community social assistance in the context of poverty alleviation, wh include:*
 - a. *Installment of electricity in areas that have not had one;*
 - b. *Provision of clean water facilities;*
 - c. *Provision of public toilet;*
 - d. *Educational, training, apprenticeship, promotion and other forms of assistance related to efforts to increase the economic independence of small businesses in addition to those owned by Fostered Partners of the Partnership Program;*
 - e. *Home improvement for the poor;*
 - f. *Assistance on the nurseries for agriculture, livestock and fisheries; or*
 - g. *Aids on business equipment.*

Realisasi Program

Dana Program Bina Lingkungan Perum Jamkrindo tahun 2018 tercatat sebesar Rp13.442.834.649, naik 49.75% apabila dibandingkan tahun 2017 yang tercatat sebesar Rp8.976.855.932. Dibandingkan dengan RKA tahun 2018 sebesar Rp14.600.000.000, maka realisasi dana Program Bina Lingkungan tercatat sebesar 92,07%. Dana sebesar itu disalurkan melalui 7 (tujuh) jenis bantuan, seperti disajikan dalam tabel berikut:

Program Realization

Funding for the Community Development Program of the Jamkrindo Corporation in 2018 was recorded at IDR 13,442,834,649, went up by 49.75% compared to 2017 which was recorded at IDR8,976,855,932. Compared to the 2018 RKA of IDR14,600,000,000, the realization of the Community Development Program funds was recorded at 92.07%. Such funds were channeled through 7 (seven) types of assistance, as presented in the following table:

No	Uraian Description	2018 Rp/IDR	2017 Rp/IDR	Kenaikan/ Penurunan Increase/Decrease %
		1	2	1-2:2
1	Bantuan Korban Bencana Alam Assistance to Natural Disaster Victims	546.253.091	361.975.000	50.91%
2	Bantuan Pendidikan dan/atau Pelatihan Education and/or Training Assistance	4.291.276.793	1.885.260.658	127.62%
3	Bantuan Peningkatan Kesehatan Health Improvement Assistance	112.000.000	40.000.000	180%
4	Bantuan Pengembangan Prasarana & Sarana Umum Assistance for the Development of Public Infrastructure & Facilities	535.780.000	507.611.140	5.55%
5	Bantuan Sarana Ibadah Assistance of Worship Facilities	1.169.085.000	1.157.156.161	1.03%
6	Bantuan Pelestarian Alam Assistance of Nature Conservation	57.430.000	-	100,00%
7	Bantuan Sosial Kemasyarakatan dalam Rangka Pengentasan Kemiskinan Social Community Assistance in the Frame- work of Poverty Alleviation	6.731.009.765	5.024.852.973	33.95%
Jumlah Total		13.442.834.649	8.976.855.932	49.75%

JAMKRINDO PEDULI JAMKRINDO CARES



PROGRAM KEMITRAAN PARTNERSHIP PROGRAM



METE ILE PADUNG KIAN MELAMBUNG

Ingin mencari mete kualitas terbaik? Coba cicipi mete produksi dari Desa Ile Padung, Kabupaten Flores Timur, dijamin rasa gurihnya akan membuat ketagihan. Bahkan, begitu enakya, sebuah media terbitan Jakarta pernah menulis artikel tentang kacang mete dari daerah ini dan menyematkan judul "Mencicipi Kacang Mete Kelas Dunia." Bukan penilaian yang berlebihan. Sebab, mete yang dihasilkan dari daerah ini setiap prosesnya diawasi dengan ketat sesuai standar Badan Inspeksi dan Sertifikasi Swiss, yang khusus memeriksa pengolahan kacang mete yang disebut IMO (*International Market Ecotologi*).

Saat ini, Flores Timur memang dikenal sebagai salah satu sentra produksi mete di Indonesia. Setiap musim panen, ribuan ton mete dihasilkan dari daerah ini. Selain pasar domestik, mete dari daerah ini juga merupakan salah satu komoditas ekspor unggulan. Mete tersebut diolah dan diproduksi oleh kelompok-kelompok tani, salah satunya Kelompok Tani St. Antonio, di Desa Ile Padung, Kecamatan Lewolema, Kabupaten Flores Timur. Kelompok yang dibina oleh Perum Jamkrindo melalui penyaluran dana Program Kemitraan ini selama satu tahun omzetnya bisa menembus hingga Rp22 miliar.



Perum Jamkrindo mengucurkan dana kemitraan untuk Kelompok Tani Mete di Desa Ile Padung, Flores Timur. Omset produk unggulan jambu mete kelompok tani ini mencapai miliar rupiah setahun.

Perum Jamkrindo disbursed partnership funds for the cashew farmer group in Ile Padung Village, East Flores. The turnover of the superior products of cashew in said farmer group reached billions of Rupiah a year.

ILE PADUNG'S CASHEW FLOURISHED

*Want to find the best quality cashew? Try tasting cashew products from Ile Padung Village, East Flores Regency. Its savory taste is very addictive. It was so delicious that a media published in Jakarta had written an article about cashews from this area and titled it "World-tasting Cashew Nuts." This is not an excessive assessment because, the cashew produced from this region is closely monitored according to the standards of the Swiss Inspection and Certification Agency, which specifically checks the processing of cashews called IMO (*International Market Ecotologi*).*

Presently, East Flores is known as one of the cashew production centers in Indonesia. Every harvest season, thousands of tons of cashew are produced from this area. In addition to the domestic market, cashew from this region is also one of the leading export commodities. The cashew is processed and produced by farmer groups, one of which is the St. Antonio Farmer Group, in Ile Padung Village, Lewolema District, East Flores Regency. The group is fostered by Perum Jamkrindo through the distribution of the Partnership Program funds. In one year, its turnover could reach up to IDR22 billion.

“Ini salah satu bukti sukses kami untuk mendukung UMKM di Indonesia,” kata Direktur MSDM, Umum dan Kepatuhan Perum Jamkrindo Sulis Usdoko, di Kupang, pertengahan Desember 2018. Keberhasilan Perum Jamkrindo Cabang Kupang menjadi contoh bagi 56 kantor cabang Perum Jamkrindo di seluruh Indonesia.

Menurut Koordinator Kelompok Tani St. Antonio, Romo Emanuel, keberhasilan petani mete Ile Padung tidak diraih dengan mudah. Sempat menikmati kemudahan selama 10 tahun saat mendapat pendampingan dari Lembaga Swadaya Masyarakat Swisscontact, antara lain berupa pengurusan sertifikat organik dan pemasaran produk ke pasaran ekspor ke Jerman dan Amerika Serikat dengan harga tinggi, petani kemudian terjebak ke rentenir, yang merangkap sebagai tengkulak. Kondisi tersebut diperburuk dengan belum adanya pengelolaan keuangan secara baik di kalangan petani. “Ketika musim panen mete tiba, mereka tidak menabung,” kata Emanuel.

Tanpa Swisscontact, para petani memasarkan produk metenya sendiri-sendiri, termasuk melalui tengkulak. Mereka tak lagi menikmati keuntungan karena harga mete terus-menerus anjlok. Fenomena seperti ini tidak aneh. Sebab, harga sepenuhnya dikendalikan oleh tengkulak, dan petani tidak memiliki daya tawar. Apalagi, tak sedikit di antara petani yang sudah terjerat utang kepada rentenir, yang sekaligus tengkulak. Jeratan itu sedemikian kuat dan membuat mereka sulit keluar. Untuk mengadukan nasib para petani mete tersebut, Gabriel Maram sebagai Ketua Adat sempat mendatangi Dewan Perwakilan Rakyat Daerah setempat.

“Ketika itu DPRD mengatakan, para petani harus bersatu menghadapi para tengkulak. Jangan menjual sendiri-sendiri, tapi harus bersatu di bawah koordinasi satu orang. Dengan demikian para petani mempunyai kekuatan untuk menentukan harga,” kata Maram. Tak mau membuang waktu, para petani pun membentuk satu kelompok besar berdasarkan RT (Rukun Tetangga) masing-masing. Satu kelompok terdiri dari 15 orang petani. “Kuncinya hanya satu, yaitu keberanian untuk beraksi dan menghadapi para tengkulak,” kata bapak 4 anak ini menambahkan. Kelompok inilah yang menjadi cikal bakal kelompok tani di Ile Padung, termasuk Kelompok Tani St. Antonio, salah satu mitra binaan Perum Jamkrindo.

“This is one proof of our success in supporting MSMEs in Indonesia,” said Director of HRM, General Affairs, and Compliance of Perum Jamkrindo, Sulis Usdoko, in Kupang, mid December 2018. The success of the Kupang Branch Office of Perum Jamkrindo is an example for 56 Perum Jamkrindo branch offices throughout Indonesia.

According to the St. Antonio Farmer Group Coordinator, Father Emanuel, the success of Ile Padung cashew farmers was not easily achieved. Having enjoyed convenience for 10 years while receiving assistance from a Non-Governmental Organization, namely Swisscontact, among others in the form of organizing organic certificates and marketing products to export markets to Germany and the United States at high prices, the farmers were then forced to involve loan sharks, who were also middlemen. This condition was exacerbated by the lack of good financial management among farmers. “When the cashew harvest season arrives, they don’t save their money,” Emanuel said.

Without Swisscontact, farmers market their own cashew products, including through middlemen. They no longer enjoy the benefits because the price of cashew keeps dropping. This phenomenon is not strange because, prices are fully controlled by middlemen, and farmers do not have bargaining power. Moreover, many of the farmers have been caught in debt to moneylenders, who are also middlemen. Their dependence toward the middlemen was so strong and made it difficult for them to get out of their business relationship. To complain about the fate of the cashew farmers, Gabriel Maram as Chair of the Adat, visited the Regional Representative Council.

“At that time the Regional Representative Council said, the farmers had to unite to face the middlemen. They were advised to not to sell their products individually, but must be under the coordination of one person. Thus farmers have the power to determine prices,” said Maram. Not wanting to waste time, the farmers formed a large group based on their respective neighborhood units. One group consists of 15 farmers. “The key is only one, namely having the courage to act and face the middlemen,” said the father of 4 children. This group became the forerunner of the farmer groups in Ile Padung, which include the St. Antonio Farmers Group, one of the partners of the Perum Jamkrindo.

Setelah kelompok tani terbentuk, pekerjaan rumah berikutnya adalah mencari cara agar para petani bisa terbebas dari utang. Sebagai pemimpin umat, sekaligus koordinator para petani, Emanuel memutar otak untuk mencari jalan keluar. Jalan terbuka dengan adanya Program Kemitraan yang ditawarkan Perum Jamkrindo Cabang Kupang. Sebelum menjadi mitra binaan, Emanuel sempat bertemu dengan Direktur MSDM, Umum dan Kepatuhan Perum Jamkrindo, Sulis Usdoko, yang tengah berkunjung ke Larantuka. Emanuel pun menyampaikan keunggulan mete Ile Padung dan kehidupan para petani, termasuk soal jeratan utang ke rentenir. Presentasi ini berujung dengan adanya rekomendasi dari Sulis kepada tim Perum Jamkrindo Cabang Kupang.

Setelah mendapat rekomendasi dari Sulis, Perum Jamkrindo Cabang Kupang mulai mengumpulkan profil para petani mete dan melakukan analisis kelayakan usaha, serta permasalahan yang dihadapi para petani mete tersebut. Berdasarkan analisis tersebut diperoleh kesimpulan bahwa masyarakat mempunyai keterbatasan modal dan tidak dapat mengakses perbankan dan pasar sehingga mereka terpaksa berurusan dengan tengkulak dan rentenir. Tak berapa lama, Emanuel diundang ke Jakarta untuk menemui Sulis Usdoko dan mendapat penjelasan tentang sistem modal penyertaan mitra binaan Perum Jamkrindo. Sepulang dari Jakarta, ia pun menyampaikan kabar gembira tersebut kepada anggota kelompok taninya.

“Saya katakan, kalau kalian memegang komitmen kalian, maka mari kita lakukan. Saya sebagai koordinator masyarakat Ile Padung, maka saya bertanggung jawab untuk mengubah kehidupan kalian agar menjadi lebih baik,” kata Romo kepada anggota kelompok tani. Komitmen dan kesepakatan pun dibuat, berbagai persyaratan untuk menjadi mitra binaan berhasil dipenuhi, seperti KTP dan Kartu Keluarga serta surat jaminan. Hasilnya, saat ini bantuan pinjaman kemitraan dari Jamkrindo telah mengucur dalam dua tahap. Tahap pertama untuk 19 orang dengan dana bantuan sebesar Rp500 juta, dan tahap kedua juga untuk 19 orang dengan dana bantuan sebesar Rp500 juta. Besarnya bantuan setiap petani berbeda, tergantung pada pendapatannya. Mulai dari Rp5 juta sampai Rp70 juta.

After the farmer group is formed, the next plan of work is to find ways for farmers to be free of debt. As a community leader, as well as coordinator of the farmers, Emanuel worked his brain to find a way out. The road is then opened wide with the Partnership Program offered by Perum Jamkrindo Kupang Branch. Before becoming a fostered partner, Emanuel had met with the Director of HRM, General Affairs, and Compliance of Perum Jamkrindo, Sulis Usdoko, who was visiting Larantuka. Emanuel also conveyed the advantages of Ile Padung cashew and the lives of farmers, including the issue of debt to moneylenders. This presentation culminated in a recommendation from Sulis to the Kupang Branch of Perum Jamkrindo team.

After receiving a recommendation from Sulis, Perum Jamkrindo Kupang Branch began collecting profiles of cashew farmers and conducting business feasibility analyses, as well as problems faced by the cashew farmers. Based on the analysis, it was concluded that the community had limited capital and could not access banking and markets so they were forced to deal with middlemen and moneylenders. Not long after, Emanuel was sent to Jakarta to meet Sulis Usdoko and get an explanation of the capital system for participating in the partnership with Perum Jamkrindo. After returning from Jakarta, he also delivered good news but to members of the farmer group.

“I said, to the farmers group, if you are committed, then let’s do it. I am the coordinator of the Ile Padung community, so I am responsible for changing your life to be better,” Father Emanuel said to members of the farmer group. Commitments and agreements were made; various requirements to become fostered partners were successfully fulfilled, such as ID cards and family cards and guarantees. As a result, currently, the partnership Loans assistance from Jamkrindo has been disbursed in two stages. The first phase was for 19 people with a grant of IDR500 million, and the second stage was also for 19 people with a grant of IDR500 million. The amount of assistance for each farmer is different, depending on the income. It ranges from IDR5 million to 70 million.

Yang tak kalah penting, selain memberikan pinjaman lunak, Perum Jamkrindo juga melakukan pendampingan untuk mencarikan pasar sehingga para petani pelan-pelan bisa melepaskan diri dari jeratan tengkulak dan rentenir. Itu sebabnya, secara perlahan, kehidupan ekonomi para petani mulai tertata. Produk mete Ile Padung kian dikenal, pasar kian meluas sehingga omzetnya kian meroket hingga miliaran rupiah setahun.

Sulit dimungkiri bahwa keberhasilan Kelompok Tani St. Antonio dengan produk metenya yang berkualitas tinggi tak lepas dari keberadaan *key person* atau tokoh kunci, seperti Emanuel. Selain sangat aktif dalam mengembangkan UMKM, termasuk dalam mencari pinjaman modal, tokoh kunci juga menjadi faktor penting agar pengembalian pinjaman berjalan lancar dan tidak macet. Kepercayaan yang tinggi pada *key person* akan membuat suaranya didengar, termasuk dalam urusan pengembalian pinjaman.

Sebagai tokoh kunci, Emanuel sudah pula mempertimbangkan dan mengantisipasi kemungkinan anggota kelompok taninya tidak bisa membayar angsuran secara maksimal. Misalnya karena gagal panen. "Kami telah menyiasati kemungkinan-kemungkinan itu dengan usaha sampingan, seperti melaut, membuka usaha mebel, toko kelontong, bengkel, dan sebagainya," kata dia, "Itu antisipasi supaya kemungkinan-kemungkinan (gagal membayar angsuran) risikonya kecil."***

Equally important, besides providing soft loans, Perum Jamkrindo also provides assistance to find markets so that farmers can slowly escape the grip of the moneylenders and loan sharks. That is why, slowly, the economic life of the farmers began to be organized. Ile Padung's cashew products are increasingly known, the market is expanding so that its turnover has skyrocketed to billions of Rupiah a year.

It cannot be denied that the success of the St. Antonio Farmers Group is inseparable from the presence of key people, such as Emanuel. In addition to being very active in developing MSMEs, including in seeking capital loans, key figures are also an important factor so that loan repayments can run smoothly. High trust in the key person will make his voice heard, including in the matter of returning loans.

As a key figure, Emanuel has also considered and anticipated the possibility of members of his farmer group not being able to pay installments to the maximum. For example because of crop failure. "We have dealt with these possibilities with a side business, such as going to sea, opening a furniture business, grocery store, workshop, etc.," he said, "That is anticipation so that the possibilities (failure to pay installments) are small risks."



PROGRAM BINA LINGKUNGAN COMMUNITY DEVELOPMENT PROGRAM



Perum Jamkrindo memberikan bantuan untuk merenovasi gedung, merehabilitasi laboratorium bahasa dan melengkapi piranti audiovisual SMAN 7 Kupang. Siswa tak perlu takut tertimpa plafon saat belajar.

Perum Jamkrindo provides assistance to renovate the building, rehabilitate the language laboratory, and complete the audiovisual devices of SMAN 7 Kupang. Students do not need to be afraid of being hit by a ceiling while studying.

MENYAMBUNG ASA DI MAULafa

Pucuk dicinta, ulam pun tiba. Bagi Kepala Sekolah SMAN 7 Kupang, Vinsensius Sasi, peribahasa itu tepat benar maknanya. Tiga tahun sudah sejak tahun 2015, ia mengupayakan bantuan untuk merenovasi gedung perpustakaan dan laboratorium yang kondisinya sudah tidak layak, bahkan membahayakan untuk kegiatan belajar-mengajar. Pintu gedung perpustakaan tak lagi bisa ditutup, jendela tak lagi berkaca, tembok dan lantai pecah-pecah. Selain terlihat kumuh, kondisinya membuat tak seorang pun betah berada di dalamnya. Kondisi gedung laboratorium bahasa 'sebelas-dua belas' dengan perpustakaan. Temboknya sudah rapuh, begitupun dengan plafonnya. Dengan kondisi seperti itu, tak aneh jika siswa enggan masuk ke perpustakaan maupun laboratorium bahasa. Mereka tak mau mengambil risiko kepalanya benjol, misalnya tiba-tiba plafon temboknya roboh atau plafonnya ambrol.

KEEPING THE HOPES UP IN MAULafa

Such things bring grist to his mill. This is the most appropriate proverb for the Principal of SMAN 7 Kupang, Vincent de Sasi. Since 2015, he has sought assistance to renovate library buildings and laboratories whose conditions are not feasible, even dangerous, for teaching and learning activities. The door of the library building can no longer be closed, the windows no longer have a mirror, the walls and floors are broken. In addition to looking shabby, the condition makes no one feel at home in it. The condition of the language laboratory building is pretty much the same with the library. The wall is fragile, as is the ceiling. With such conditions, it is not strange that students were reluctant to enter the library or language laboratory. They did not want to risk head injury, for example, by the suddenly collapsing ceiling.

Padahal, keberadaan perpustakaan dan laboratorium bahasa sangat penting bagi sekolah ini. Perpustakaan dengan berbagi koleksi bukunya menjadi rujukan bagi siswa untuk memperdalam mata pelajaran yang diperolehnya. Lebih dari itu, dengan membaca banyak buku, siswa mampu memperluas cakrawala dan cara berpikir, bahkan terbuka peluang merumuskan solusi-solusi alternatif, terhadap berbagai masalah keseharian.

Adapun laboratorium bahasa sangat penting karena sekolah yang berlokasi di Jl. Frans Daromes, Kecamatan Maulafa, Kota Kupang, Nusa Tenggara Timur, ini memiliki program atau jurusan bahasa. Apabila laboratorium dan kelengkapannya bisa difungsikan, maka siswa bisa mempelajari banyak hal, seperti berlatih mendengarkan cara pengucapan kata atau kalimat yang benar, atau belajar berinteraksi antara siswa dengan guru atau antarsiswa dalam kegiatan belajar-mengajar dengan menggunakan bahasa asing. Dengan demikian, kata Sasi yang bergabung di SMAN 7 sejak sekolah berdiri pada tahun 1997 ini, "Kami sangat memerlukan laboratorium tersebut sebagai bagian dari kegiatan belajar-mengajar."

Beruntung, pada saat harapan untuk merenovasi perpustakaan dan laboratorium bahasa tinggal setipis kulit, Perum Jamkrindo datang untuk memberikan bantuan. Penyaluran bantuan tersebut merupakan tindak lanjut kunjungan Menteri Badan Usaha Milik Negara (BUMN) Rini Soemarno ke Kupang pada Maret 2018. Total bantuan yang diserahkan berjumlah Rp633 juta, yang dialokasikan untuk bantuan renovasi gedung, rehabilitasi laboratorium bahasa, audio visual dan bantuan untuk taman bacaan. Bantuan ini merupakan bagian dari penyaluran Program Bina Lingkungan Perum Jamkrindo untuk sektor pendidikan.

Direktur Utama Perum Jamkrindo, Randi Anto, saat peresmian gedung bantuan pada akhir Januari 2019, menyatakan bantuan tersebut merupakan wujud nyata perusahaan dalam meningkatkan kualitas sumber daya manusia melalui sektor pendidikan. Dengan penuh suka cita, Sasi memberikan apresiasi atas inisiatif dan bantuan Perum Jamkrindo untuk memajukan pendidikan di Kupang tersebut. "Bantuan ini sangat bermanfaat bagi peserta didik kami," katanya.

The existence of libraries and language laboratories is very important for this school. By sharing its collection of books, the library becomes a reference for students to deepen the subjects they obtain. Moreover, by reading a lot of books, students are able to broaden their horizons and ways of thinking, even open opportunities to form alternative solutions, to various daily problems.

The language laboratory is very important because the school which is located at Jl. Frans Daromes, Maulafa District, Kupang City, East Nusa Tenggara, has a language program or department. If the laboratory and its facilities can be used, students can learn many things, such as practicing listening to the correct pronunciation of words or sentences, or learning to interact between students and teachers or between students in teaching and learning activities using foreign languages. Sasi, who joined SMAN 7 faculty since the school was founded in 1997, said that "We really need the laboratory as part of teaching and learning activities."

Luckily, as the hope of renovating the library and language laboratory is thinning out, Perum Jamkrindo came to provide assistance. The distribution of aid was a follow-up to the visit of the Minister of State-Owned Enterprises (BUMN) Rini Soemarno to Kupang in March 2018. The total assistance delivered amounted to IDR633 million, which was allocated for building renovation assistance, language laboratory rehabilitation, audio visuals and assistance for reading parks. This assistance is part of the distribution of the Perum Jamkrindo's Community Development Program fund for the educational sector.

President Director of Perum Jamkrindo, Randi Anto, during the inauguration of the relief building at the end of January 2019, stated that the assistance was a tangible manifestation of the Company in improving the quality of human resources through the education sector. With great joy, Sasi appreciated the initiative and assistance of Perum Jamkrindo to advancing the education in Kupang. "This assistance is very useful for our students," he said.

Sebelum bantuan dikucurkan, tim dari Perum Jamkrindo cabang Kupang terlebih dulu menemui Sasi. Selain melakukan survei dan pengecekan ke lokasi, tim meminta proposal perbaikan kepada Sasi sehingga diperoleh gambaran tentang apa saja renovasi yang akan dilakukan, spesifikasi bahan yang diperlukan, biaya yang dibutuhkan, dan sebagainya. Sasi tak terlalu repot dengan permintaan tim. Sebab, ia masih menyimpan proposal lama yang dibuat tiga tahun sebelumnya. Proposal itulah yang dibawa keluar masuk dan disampaikan Sasi ke berbagai lembaga, namun semua berakhir dengan tangan hampa.

Sepekan setelah tim datang, kabar baik pun datang. Anggota tim kembali datang menemui Sasi dan menyampaikan kabar bahwa proposal renovasi yang diajukan disetujui oleh Direktur Utama Perum Jamkrindo Randi Anto. Bahkan, Menteri BUMN Rini Soemarno yang dijadwalkan berkunjung ke Kupang, salah satu lokasi yang hendak dikunjungi adalah SMAN 7 Kupang.

Sasi dan semua guru menerima kabar itu dengan suka cita. Ia langsung melakukan persiapan renovasi dengan membentuk tim kerja, dan meminta agar Perum Jamkrindo Cabang Kupang terus memantau pekerjaan renovasi tersebut. Untuk mengelola dana bantuan tersebut, Sasi sangat berhati-hati. Pesan agar menggunakan dana bantuan secara baik dan benar ikut disuarakan istrinya. "Terus terang, saya dan istri merasa sangat khawatir jika ada uang yang tanpa sengaja masuk kantong dan menyebabkan saya dibui," kata bapak empat anak ini.

Renovasi gedung perpustakaan dan laboratorium bahasa pun akhirnya selesai. Tak hanya renovasi, kedua gedung komplet terisi. Perpustakaan sekolah hadir lengkap dengan fasilitas komputer, *printer*, *mini compo*, serta buku-buku sumbangan dari Balai Pustaka. Sedangkan laboratorium bahasa dilengkapi dengan 20 unit meja dan fasilitas audio-visual. Hingga tiba masanya, pada akhir Januari 2019, peresmian gedung seisinya dilakukan oleh Direktur Perum Jamkrindo Randi Anto. "Bangunannya semua sudah selesai, fasilitas juga sudah terisi. Awalnya direncanakan hanya merenovasi. Namun, akhirnya dilakukan pengadaan fasilitas," kata Sasi, seperti dikutip <http://timorexpress.fajar.co.id>, 1 Februari 2019, "Kalau di laboratorium bahasa pengadaan audio visualnya untuk memperdalam pelajaran bahasa Inggris."

Before the aid was disbursed, the team from the Kupang branch of Jamkrindo first met with Sasi. In addition to conducting surveys and checking to the location, the team requested an improvement of the proposal from Sasi so that an overview of what renovations would be done, specifications of materials needed, costs needed, and so on, is complete. Sasi was not too bothered by the team's request because, he still kept an old proposal made three years earlier. It was the proposal that was delivered by Sasi to various institutions, but all that effort came out ended empty-handed.

A week after the team arrived, the good news arrived. The team members returned to meet Sasi and convey the news that the proposed renovation proposal was approved by President Director of Perum Jamkrindo Randi Anto. In fact, the Minister of SOEs, Rini Soemarno, in her scheduled to visit Kupang, one of the locations to be visited is SMAN 7 Kupang.

Sasi and all the teachers accepted the news with joy. He immediately made renovation preparations by forming a work team, and requested that the Kupang Branch of Perum Jamkrindo continue to monitor the renovation work. To manage the aid fund, Sasi was very careful. The carefulness in using the aid funds properly and correctly was also voiced by his wife. "Frankly, my wife and I were very worried if there was money that accidentally entered our pockets and caused me to be jailed," said the father of four.

The renovation of the library building and language laboratory was finally completed. Not only the renovations, both buildings are now completely filled. The school library comes complete with computer facilities, printers, mini compos, and donation books from Balai Pustaka. While the language laboratory is equipped with a 20 desk units and audio-visual facilities. Until the time comes, at the end of January 2019, the inauguration of the building will be carried out by the Director of Perum Jamkrindo, Randi Anto. "The renovation of the building has finished, and the facilities have also been completed. What was originally planned to only renovate, has finally added with the procurement of facilities," said Sasi, as quoted by <http://timorexpress.fajar.co.id>, February 1, 2019, "The audio visual procurement in language laboratory is to deepen the students' English lessons,"

Menurut Sasi, sejak lama, animo masyarakat untuk menyekolahkan anaknya ke SMAN 7 sangat besar. Sebab itu, setiap tahun jumlah siswa yang mendaftar terus bertambah, sementara kapasitas ruang atau kelas untuk kegiatan belajar mengajar terbatas. Untuk menyiasatinya, maka diadakan sekolah pagi dan siang. Dengan demikian, semua siswa dapat belajar dengan baik.

Saat ini, SMAN 7 memiliki siswa sebanyak 1.163 orang dengan tenaga pengajar atau guru sebanyak 73 orang. Dengan adanya perpustakaan sekolah dan laboratorium bahasa, maka kegiatan belajar-mengajar di sekolah ini semakin lengkap. Untuk “menghidupkan” perpustakaan, sekolah mulai mewajibkan setiap siswa menamatkan 14 buku paket per satu semester. Dengan adanya kewajiban ini, tidak mengherankan bila perpustakaan tidak pernah sepi pengunjung.

Sementara itu, jika dulu siswa hanya belajar bahasa secara teori, kini mereka bisa berlatih listening dan speaking Bahasa Inggris di laboratorium bahasa. Untuk mendukung pemanfaatan laboratorium bahasa agar lebih maksimal, Sasi tengah mencari guru atau instruktur Bahasa Inggris dengan kualitas terbaik.

Dengan adanya penambahan fasilitas perpustakaan dan laboratorium bahasa, Sasi berharap sekolahnya dapat meningkatkan status akreditasi B menjadi A. “Sejak tahun 2014, SMAN 7 memiliki status akreditasi B. Pada tahun 2019 akan diakreditasi lagi,” kata dia, “Kami menyiapkan tim yang akan menangani pemenuhan standar-standar akreditasi. Dengan adanya gedung laboratorium bahasa dan perpustakaan, saya berharap mendapat nilai lebih dari tim asesor akreditasi sekolah.”***

According to Sasi, for a long time, the public's interest in sending their children to SMAN 7 was very large. Therefore, every year the number of students who register continues to grow, while the capacity or the class needed for teaching and learning activities is limited. To work around this, a morning and afternoon school was held. Thus, all students can learn well.

At the present, SMAN 7 has as many as 1,163 students with 73 teachers. With the existence of a school library and language laboratory, the teaching and learning activities in this school are increasingly better. To “enliven” the library, the school began requiring each student to complete 14 package books per semester. With this obligation, it is not surprising that the library is never empty of visitors.

Meanwhile, if students used to only learn language in theory, now they can practice English listening and speaking in a language laboratory. To support the use of language laboratories to be more optimal, Sasi is looking for the best quality English teachers or instructors.

*With the addition of library and language laboratory facilities, Sasi hopes her school can improve its B's accreditation status to A. “Since 2014, SMAN 7 has B. Accreditation status. In 2019, the school will be accredited again,” he said, “We prepared a team that will handle fulfillment of accreditation standards. With the existence of a language and library laboratory building, I hope to get more value from the school accreditation assessors team.”****

LAIN-LAIN
OTHERS



KENDALA DAN SOLUSI PELAKSANAAN PKBL

PROBLEMS AND SOLUTIONS IN THE IMPLEMENTATION OF PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM

Kendala:

1. Prinsip kehati-hatian dan selektif dalam penyaluran Program Kemitraan karena dari hasil survei terdapat beberapa calon mitra binaan yang masih diragukan.
2. Keterbatasan SDM di kantor cabang sehingga tidak ada SDM yang khusus melakukan pekerjaan *monitoring* dan pengawasan PKBL.
3. Pemahaman SDM di kantor cabang tentang PKBL yang masih kurang.

Solusi:

1. Meningkatkan sosialisasi PKBL kepada usaha kecil dan UMKM
2. Penambahan SDM di kantor cabang yang khusus menangani unit PKBL
3. Pengadaan pelatihan bagi SDM di kantor cabang tentang PKBL

Probems:

1. *The precautionary and selective principle in the distribution of the Partnership Program because in the results of the survey, there were several doubtful prospective fostered partners.*
2. *Limited human resources at branch offices so that no human resources who can specifically carry out the partnership and community development program monitoring and supervision work.*
3. *The HR's comprehension on PKBL in the branch office is still lacking.*

Solutions:

1. *Increasing dissemination of information about PKBL to small businesses and MSMEs*
2. *Adding human resources at branch offices who can specifically handles PKBL units*
3. *Training for HR staffs in the branch office about PKBL*

OPINI AUDITOR

AUDITOR OPINION

Laporan Keuangan Program Kemitraan dan Bina Lingkungan Perum Jamkrindo 2018 telah diaudit oleh KAP Hertanto, Grace & Karunawan, dengan pendapat opini "Wajar dalam semua hal yang material".

Financial Statements of the Partnership and Community Development Program of the Indonesian Jamkrindo 2018 have been audited by KAP Hertanto, Grace & Karunawan, with the unqualified opinion of "Fair in all material respects".

PENUTUP

CLOSING

Berdasarkan penilaian kinerja, penyaluran Program Kemitraan Perum Jamkrindo sudah mendapat skor 2 untuk Penilaian Kolektibilitas Pengembalian Pinjaman, sedangkan untuk Penilaian Efektivitas Penyaluran, Perum Jamkrindo terus berupaya untuk mendapatkan skor 3. Perusahaan Umum Jaminan Kredit Indonesia senantiasa akan melaksanakan kegiatan Program Kemitraan dan Program Bina Lingkungan sesuai dengan ketentuan yang berlaku dalam rangka menumbuhkembangkan potensi usaha kecil dan koperasi agar menjadi tangguh dan mandiri.

Based on performance appraisal, the distribution of the Perum Jamkrindo Partnership Program has received a score of 2 for Loan Return Collectability Assessment, while for the Distribution Effectiveness Assessment, Perum Jamkrindo continues to get a score of 3. Perum Jamkrindo will always carry out the Partnership and Community Development Program activities accordingly with the applicable provisions in order to develop the potential of small businesses and cooperatives to become resilient and independent.



LAMPIRAN

APPENDIX

Laporan Posisi Keuangan per 31 Desember 2018 dan 2017

Report on Financial Position of December 31, 2018 and 2017

Deskripsi Description	31 Desember 2018 December 31, 2018	31 Desember 2017 December 31, 2017
Kas dan Setara Kas <i>Cash and Cash Equivalents</i>	9.181.850.097	8.212.102.859
Piutang penyisihan Laba kepada BUMN Pembina <i>Receivables of Profit Provisions for Fostering SOEs</i>	-	96.986.268
Piutang Pinjaman Mitra Binaan (setelah dikurangi penyisihan penurunan nilai piutang per 31 Desember 2018 dan 2017 masing-masing sebesar Rp5.079.517.412 dan Rp4.259.728.328) <i>Receivables from Foster Partner Loans (after being deducted by the allowance for impairment of receivables as of December 31, 2018 and 2017 respectively amounting to IDR5,079,517,412 and IDR4,259,728,328)</i>	11.329.975.832	13.620.752.692
Piutang Lain-lain <i>Other Receivables</i>	2.421.028	2.421.029
Jumlah Aset Lancar <i>Total Current Assets</i>	20.514.246.957	21.932.262.848
Aset Tidak Lancar <i>Non-Current Assets</i>		
Aset Tetap (setelah dikurangi akumulasi penyusutan per 31 Desember 2018 dan 2017 masing-masing sebesar Rp10.896.496 dan Rp10.896.496) <i>Fixed Assets (after being deducted by accumulated depreciation per 31 December 2018 and 2017 respectively amounting to IDR10,896,496 and IDR10,896,496)</i>	4	4
Aset Lain-lain (Piutang bermasalah/ <i>Problematic receivables</i> setelah dikurangi penyisihan penurunan nilai piutang per 31 Desember 2018 dan 2017 masing-masing sebesar Rp1.617.485.210 dan Rp1.617.485.210) <i>Other Assets (after being deducted by the allowance for impairment of receivables as of December 31, 2018 and 2017 respectively amounting to IDR1,617,485,210 and IDR1,617,485,210)</i>	-	-
Jumlah Aset Tidak Lancar <i>Total Non-current Assets</i>	4	4
Jumlah Aset <i>Total Assets</i>	20.514.246.961	21.932.262.852

Laporan Posisi Keuangan per 31 Desember 2018 dan 2017
Report on Financial Position of December 31, 2018 and 2017

Deskripsi <i>Description</i>	31 Desember 2018 <i>December 31, 2018</i>	31 Desember 2017 <i>December 31, 2017</i>
Liabilitas Dan Aset Neto <i>Net Assets And Liabilities</i>		
Liabilitas <i>Liabilities</i>		
Liabilitas Jangka Pendek <i>Short-term liabilities</i>		
Utang Jangka Pendek <i>Short-term payables</i>	-	770.089.048
Utang Lain-Lain <i>Other payables</i>	30.000.000	311.723.766
Kelebihan Pembayaran Angsuran <i>Overpayment of Installments</i>	-	2.778.552
Angsuran Belum Teridentifikasi <i>Unidentified installments</i>	-	-
Jumlah Liabilitas <i>Total Liabilities</i>	30.000.000	1.084.591.366
Aset Neto <i>Net Assets</i>		
Aset neto tidak terikat <i>Unrestricted net assets</i>	20.484.246.961	20.847.671.486
Aset neto terikat <i>Restricted net assets</i>	-	-
Jumlah Aset Neto <i>Total Net Assets</i>	20.484.246.961	20.847.671.486
Jumlah Liabilitas Dan Aset Neto <i>Total Net Assets And Liabilities</i>	20.514.246.961	21.932.262.852



Laporan Aktivitas per 31 Desember 2018 dan 2017
Activity Report as of December 31, 2018 and 2017

Deskripsi <i>Description</i>	31 Desember 2018 <i>December 31, 2018</i>	31 Desember 2017 <i>December 31, 2017</i>
Perubahan Aset Neto Tidak Terikat <i>Changes In Unrestricted Net Assets</i>		
Pendapatan <i>Revenue</i>		
Alokasi Bagian Laba dari BUMN Pembina <i>Allocation of Parts of Profit from Fostering SOE</i>	-	9.105.752.355
Pengembalian Alokasi Beban Operasional <i>Return on Operating Expenses Allocation</i>	980.275	-
Alokasi Beban Operasional <i>Allocation of Operational Expenses</i>	-	-
Pendapatan Jasa Administrasi Pinjaman <i>Income from loan administration services</i>	443.800.937	556.299.836
Pendapatan Bunga <i>Interest Income</i>	141.827.569	141.547.104
Pendapatan Lain-lain <i>Other Income</i>	-	251.365.318
Jumlah Total	584.648.232	10.054.964.613
ALOKASI BUMN PEDULI DAN ASET NETO TERIKAT TEMPORER ANTT YANG BERAKHIR PEMBATASANNYA <i>ALLOCATION OF 'BUMN PEDULI' FUND AND TEMPORARILY RESTRICTED NET ASSETS ANTT WHICH RESTRICTION HAS ENDED</i>		
Alokasi Dana BUMN Peduli <i>Allocation of 'BUMN Peduli Fund</i>	-	-
ANTT-Berakhir Pemenuhan Program <i>Temporarily Restricted Net Assets – The Program has been completed</i>	-	-
ANTT-Berakhir Waktu <i>Temporarily Restricted Net Assets – The Period has ended</i>	-	-
Jumlah Total	-	-
Jumlah Pendapatan Total Revenue	584.648.232	10.054.964.613

Laporan Aktivitas per 31 Desember 2018 dan 2017
Activity Report as of December 31, 2018 and 2017

Deskripsi <i>Description</i>	31 Desember 2018 <i>December 31, 2018</i>	31 Desember 2017 <i>December 31, 2017</i>
Penyaluran dan Beban <i>Distribution and Expenses</i>		
Dana Pembinaan Kemitraan <i>Partnership Fostering Fund</i>	829.363.701	494.625.800
Penyaluran Bina Lingkungan <i>Distribution of Community Development Fund</i>	-	8.976.855.932
Beban Administrasi dan Umum <i>Administrative and General Expenses Accrued</i>	33.746.518	33.874.558
Beban Penyisihan Penurunan Nilai Piutang Pinjaman <i>Expenses for Allowance for Impairment of Loan Receivables</i>	819.789.084	215.616.691
Beban dan Pengeluaran Lainnya <i>Expenses and Other Expenditures</i>	-	34.100
Jumlah Penyaluran dan Beban <i>Total Distribution and Expenses</i>	1.682.899.303	9.721.007.081
Kenaikan Penurunan Aset Neto Tidak Terikat <i>Increase Decrease Of Unrestricted Net Assets</i>	1.098.251.071	333.957.532
Aset Neto Awal Periode <i>Beginning Period Net Assets</i>	21.582.498.032	20.513.713.954
Aset Neto Akhir Periode <i>Ending Period Net Assets</i>	20.484.246.961	20.847.671.486

Laporan Arus Kas per 31 Desember 2017 dan 2016
Cash Flow Statement as of December 31, 2017 and 2016

Deskripsi <i>Description</i>	31 Desember 2018 <i>December 31, 2018</i>	31 Desember 2017 <i>December 31, 2017</i>
Arus Kas Dari Aktivitas Operasi <i>Cash Flows From Operating Activities</i>		
Penerimaan Dana BUMN Pembina <i>Acceptance of Fostering SOE Funds</i>	250.980.275	14.125.455.705
Pengembalian Pinjaman Mitra Binaan <i>Returning loans from fostered partners</i>	6.881.209.224	6.698.503.303
Kelebihan Pembayaran Angsuran <i>Overpayment of Installments</i>	-	2.848
Angsuran Belum Teridentifikasi <i>Unidentified installments</i>	-	1.803.000
Pendapatan Jasa Administrasi Pinjaman <i>Income from loan administration services</i>	443.800.939	556.299.836
Pendapatan Bunga <i>Interest Income</i>	141.827.569	141.547.104



Laporan Arus Kas per 31 Desember 2017 dan 2016
Cash Flow Statement as of December 31, 2017 and 2016

Deskripsi <i>Description</i>	31 Desember 2018 <i>December 31, 2018</i>	31 Desember 2017 <i>December 31, 2017</i>
Pendapatan Lain-Lain <i>Pendapatan Lain-lain</i> <i>Other Income</i>	-	25.138.000
Penyaluran Pinjaman Kemitraan <i>Distribution of Partnership Loans</i>	5.383.000.000	7.874.000.000
Penyaluran Dana Pembinaan Kemitraan <i>Distribution of the Partnership Fostering Fund</i>	829.363.701	494.625.800
Penyaluran Bina Lingkungan <i>Distribution Community Development</i>	-	13.066.433.868
Beban Pembinaan <i>Fostering Expenses</i>	-	-
Beban Administrasi dan Umum <i>Beban Administrasi dan Umum</i>	33.746.518	33.874.558
Beban dan Pengeluaran Lain <i>Expenses and Other Expenditures</i>	-	34.100
Kas Bersih Digunakan untuk Aktivitas Operasi <i>Net Cash Used for Operating Activities</i>	969.747.239	76.175.470
Arus Kas Dari Aktivitas Pendanaan <i>Cash Flows From Funding Activities</i>		
Penerimaan Utang <i>Payable Receipt</i>	-	-
Pelimpahan Dana dari Unit PKBL Lain <i>Delegation of Funds from Other PKBL Units</i>	-	-
Aktiva Bersih Terikat Berakhir Pembatasannya <i>Restricted Net Assets which Restriction has ended</i>	-	-
Piutang Lain-Lain <i>Other Receivables</i>	-	-
Kas Bersih Digunakan untuk Aktivitas Pendanaan <i>Net Cash Used for Funding Activities</i>	-	-
Kenaikan Penurunan Bersih Kas dan Setara Kas <i>Net Increase Decrease Of Cash and Cash Equivalents</i>		
	969.747.239	76.175.470
Kas dan Setara Kas Awal Periode <i>Cash and Cash Equivalent At The Beginning Period</i>		
	8.212.102.858	8.135.927.389
Kas dan Setara Kas Akhir Periode <i>Cash and Cash Equivalent At The Ending Period</i>		
	9.181.850.097	8.212.102.859



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